NATIONAL
real estate
and BUILDING JOURNAL

APRIL 1956

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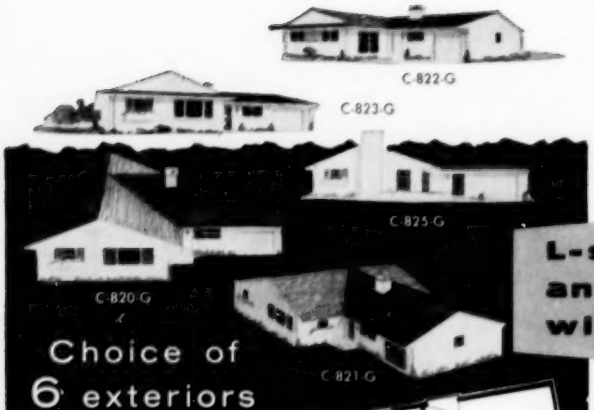

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A letter will bring our complete brochure and the name of the Inland Home Contractor-Builder in your area, or if none, complete details on how you can become an Inland Home Builder on your own or in connection with a builder of your choice. Write today. No obligation.

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- Mechanical Folding Door
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NATIONAL REAL ESTATE AND BUILDING JOURNAL is published monthly for real estate executives—sellers, builders, managers and developers of real property—by Stamats Publishing Company. Publication offices and headquarters—427 Sixth Ave. S. E., Cedar Rapids, Iowa.

Subscription prices: $5 a year, $9 two years, $12 three years in the United States. In Canada, $6 a year. In all other countries, $7.50 a year. Single copies 60 cents; back issues $1 except Roster issue. Member Audit Bureau of Circulations and Associated Business Publications. NATIONAL REAL ESTATE AND BUILDING JOURNAL is entered as second class matter August, 1942, at the post office, Cedar Rapids, Iowa, under the Act of Congress, March 8, 1879. Copyright, 1956, by Stamats Publishing Company. Please send address changes to publication headquarters.

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There is no substitute for the beauty of wood or for the benefits of "natural" circulation. All three R·O·W windows are easy to clean from inside the home. R·O·W Double-Hung and Gliding sash lift out entirely. All three types are available in a range of conventional and contemporary styles and sizes to provide either privacy or full view, depending upon requirements.

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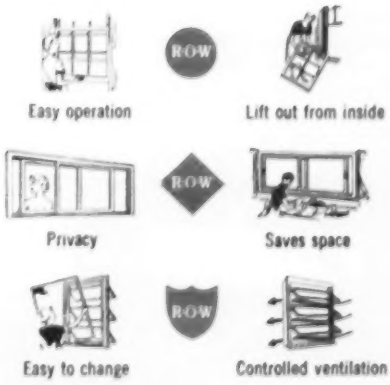


R·O·W SALES COMPANY 1329 ACADEMY, FERNDALE 20; MICHIGAN

4-1

Product Progress

- New Models
- New Equipment
- New Ideas

To receive further information without cost or obligation for any items reviewed, use the handy inquiry form on page 12.

Human Coefficient in Kitchen Planning 4-1

Mengel craftsmen announce a new line of hardwood kitchen cabinets called the "Crestwood" kitchen, in a range of types and sizes for fitting the kitchen around the family. Micarta countertops are one-piece to eliminate unsightly seams and to enlarge work space. A choice of 11 colors in countertops gives that one-of-a-kind look to spark any color scheme. "Perf-a-Slide" cabinet doors in white or bright tones are available for color accent or as soffits to provide extra storage space.

Doors of Distinction 4-2

A garage door designed to take on — chameleon-like — colors and patterns that will harmonize with every type structure has been added to the Taylor-Made door line. "Squire" garage doors are made of heavy-duty zinc coated steel with raised panels in a clean architectural design to make it practical to paint in patterns color-coordinated with the construction. Appliques in squares, diamonds, circles or initials for His or Hers are also available.

4-2

They Build Churches in a Factory 4-3

United States Steel Homes now offers a line of prefabricated churches designed by William M. Cooley, AIA, and featuring "Nailon" brick and stainless steel spire. The church, with 2,000 square feet of floor space, contains a meeting room, an office and washrooms in addition to the chancel, nave and narthex. It seats up to 180 people. Pastel glass windows add traditional beauty to the simple lines of the "L" shaped church. It is one of 15 new designs offered by United States Steel Homes which, because of erection speed, economy and structural strength, provides an effective answer to the ever-growing needs of new or expanding congregations.

4-3

4-4

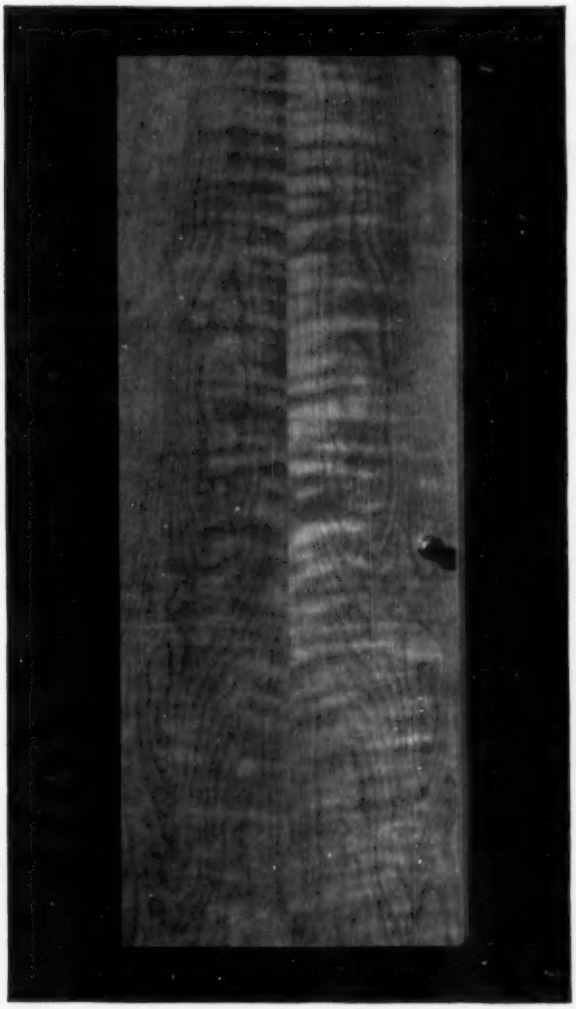
Too Marvelous for Words 4-4

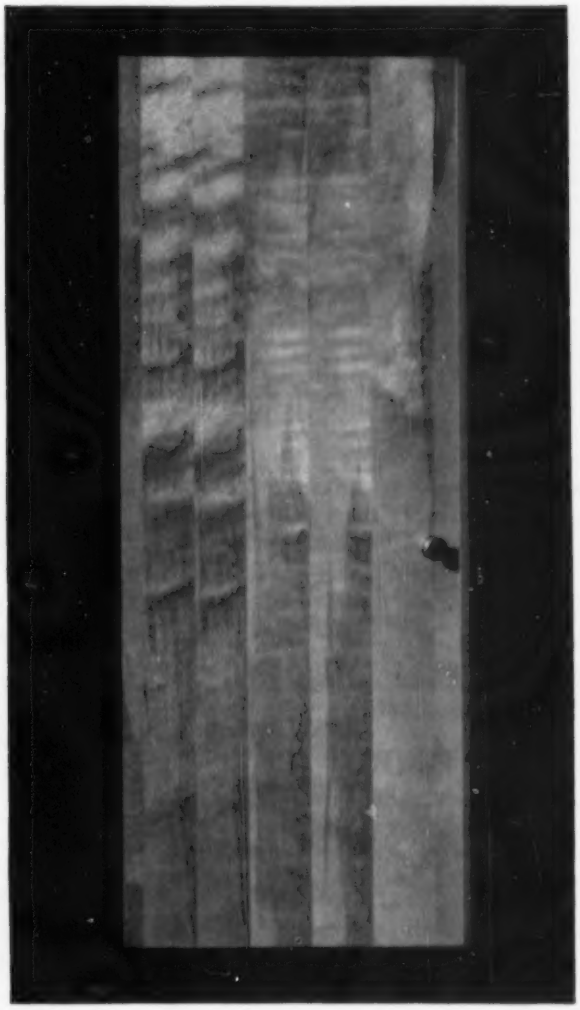
Frigidaire's latest kitcheneering marvel makes the housewife all but obsolete. Putting electrodes and ultrasonics to work in an actual operating kitchen, new

(Please turn to page 14)

YES ...this is a Curtis New Londoner

NO ...this door never got by!





These two photographs will quickly show you why Curtis New Londoner hollow-core flush doors have a special beauty which has earned them the epithet "Pictures in Wood."

The New Londoner door at the left has the matched grain pattern —the carefully selected "figure"— which makes these doors famous. The door at the right is a reject and cannot be called "New Londoner."

Curtis New Londoner doors are as *good* as they are beautiful. Rigid torture tests—and experience of more than 5,000,000 installations—prove that these doors stay flat—perfectly aligned—regardless of use, weather, or temperature changes.

Curtis New Londoner hollow-core flush doors and all Curtis Woodwork are sold by leading lumber dealers. They are made in several woods and in most stock sizes. For literature and name of nearest dealer, write Curtis Companies Service Bureau, Clinton, Iowa.

CURTIS NEW LONDONER HOLLOW-CORE FLUSH DOORS

CURTIS

WOODWORK

heart of the home

SEE 30 MILLION DOLLARS

VISIT ANY U. S. STEEL HOMES DEALER AND WATCH HIM INTRODUCE

THE bride's

WANT TO SEE HOW TO MAKE MONEY FAST? Just go out and watch any U. S. Steel Homes Dealer promote the Bride's House of 1956.

Yes, we're repeating the Bride's House Promotion again this year. Only we're doing it bigger. Why? Because it was such a resounding success last year. Over 2,000 happy homemakers spent $30,000,000 for Bride's Houses in 1955.

LOTS OF MONEY TO BE MADE

National advertising in magazines like *Life*, April 16; House Beautiful's *Guide for the Bride*, Summer Issue; *Small Homes Guide*, Summer-Fall issue; *Living for Young Homemakers*, May; and *Parents'*, April . . . commercials on the United States Steel Hour . . . and full-color ads in local newspapers help cut dealer sales costs. Cooperation from suppliers, banks, utilities, stores, and shops helps too.

YOU COULD BE PART OF IT

Some dealers, with the help of these promotions, are able to cut their sales cost to less than 1%. And, compared to what they were doing before joining U. S. Steel Homes, many have *doubled or tripled* the value of their businesses. Just because they can build faster, sell faster, and turn their money over faster as U. S. Steel Homes Dealers. We can help you do the same. Let us prove it. Write United States Steel Homes, Inc., Market Development Division, New Albany, Indiana.

And be sure to see the Bride's House Promotion in your area. See how we can help *you* to sell more homes.

WATCH FOR IT
APRIL 22

IN THE MAKING!

house OF 1956

United States Steel Homes, Inc., now manufactures not only a complete line of quality wood homes, but now can also furnish attractive, prefabricated wood churches.

THE JOURNAL REPORTS

"Consumers view their current financial situation favorably, are optimistic about their own income prospects, and are very optimistic about prospects for general business conditions during the coming year." This is from the widely-discussed 1956 Preliminary Survey of Consumer Finances of the Federal Reserve Board. The Survey indicates the number of people planning to buy homes is roughly the same as last year, with more non-veteran buyers in the picture. Two-thirds of those interviewed expect 1956 to be a good year, and 75% say they are as well or better off financially than they were a year ago. All in all, the Survey is very optimistic in tone.

Favorable attitudes among buyers, as shown in the FRB Survey, is essential to the over-all well-being of the economy, according to Carrol M. Shanks, Prudential Life Insurance Company president. Shanks believes the prospects in the real estate industry to be good: "For some time to come, at least, we can expect people to have sufficient confidence and income to continue to go into mortgage debt for newer, better homes."

Will the low cost homes being built today main-tain their value in years to come? Walter H. Dreier, President of United States Savings and Loan League, has his doubts. The need in housing, Drier says, is not so much for *more* houses but for *better* ones.

The woman's view is being sought by the Housing and Home Finance Agency, and a congressman objects. HHFA head Albert M. Cole announced a plan to hold a "Woman's Congress on Housing," to find out whether the housing industry is really improving its product. James M. Quigley (D., Pa.) says the Agency's letter-writing contest to get the woman's point of view is a waste of government money. As far as Quigley is concerned, it is up to the builder to keep abreast of what his buyers want.

VA APPRAISAL AND HOME LOAN APPLICATIONS FOR PAST 12 MONTHS (IN THOUSANDS)

	Appraisal Requests Proposed Houses	*Appraisal Assignments, Existing Houses*	*Home Loan Guaranty Applications*
March	72.0	39.9	51.1
April	65.9	39.3	53.7
May	69.3	38.9	58.9
June	52.4	38.1	58.7
July	51.4	34.0	54.3
Aug.	56.0	35.9	66.3
Sept.	45.1	28.0	55.1
Oct.	43.1	28.1	62.7
Nov.	30.4	23.0	55.1
Dec.	24.9	18.6	45.5
Jan.	29.3	18.9	41.9
Feb. (1956)	37.1	26.3	41.4

VA appraisal requests were again high during February, continuing the slight upturn begun in January. Of the 63,420 appraisal requests received, 37,134 were proposed construction and 26,286 were existing homes. The 41,000 loan applications received during the month marked a dip of 25% below February, 1955 but were still 50% higher than the average of the preceding four years.

Barely underway, the Voluntary Home Mortgage Credit Program is being knocked by Democrats in Congress. Primary objection, it is said, is the discounting permitted. So far, VHMCP has placed about 14,000 mortgages totalling $118 million. Aim of the opposition is to kill and not merely improve the program.

No one knows yet whether expansion plans will be rapid enough for 1956 demand, but manufacturers of building materials have embarked on major expansion programs. Asbestos, insulation board, gypsum products, plywood are among the products where production capacity is going to be sharply increased. Manufacturers are basing their plans on continued high rates of construction in all important fields.

Median selling price of homes in 1955 was $13,-700, or $1,400 higher than in 1954. Floor area increased, with a 7% increase in the number of houses of 1,200 to 1,500 square feet. The number of three bedroom homes increased 10% during the same period (68% of all homes had three bedrooms). The number of basementless houses was still greater than those with basements, but the percentage declined from 58% of the total to 55%. Masonry construction increased substantially, with brick facing making the biggest gain (7% to 12% of the total). Fireplaces were included in 30% of the houses, utility rooms in 33%, flush doors in 86% and double-hung windows in 54%.

HOUSING STARTS — PUBLIC AND PRIVATE

(Underlined figures indicate record for that period)

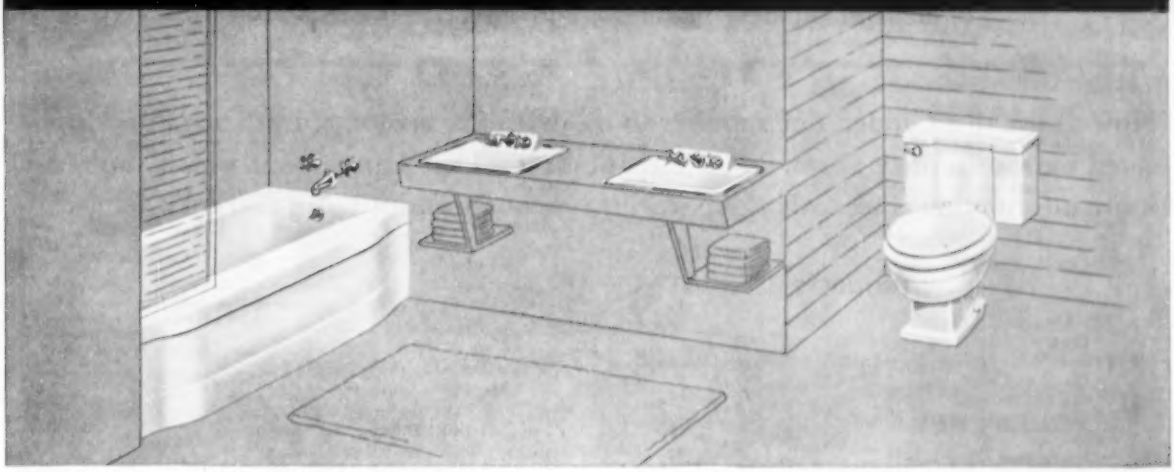
	1951	1952	1953	1954	1955	1956
Jan.	85.9	64.9	72.1	66.4	87.6	74.6
Feb.	80.6	77.7	79.2	75.2	89.9	78.0
Mar.	93.8	103.9	105.8	95.2	113.8	
Apr.	96.2	106.2	111.4	107.7	132.0	
May	101.0	109.6	108.3	108.5	137.6	
June	132.5	103.5	104.6	116.5	134.8	
July	90.5	102.6	96.7	116.0	122.6	
Aug.	89.1	99.1	93.2	114.3	124.7	
Sept.	96.4	100.8	95.1	115.7	114.9	
Oct.	90.0	101.1	90.1	110.7	107.0	
Nov.	74.5	86.1	81.5	103.6	90.0	
Dec.	60.8	71.5	65.8	90.6	75.0	
Yearly Totals	1,091	1,127	1,104	1,220	1,330	

Seasonally adjusted annual rate (private only), last 12 months:

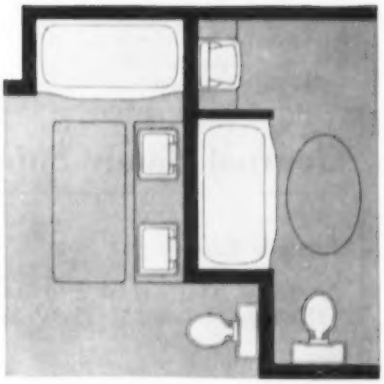
March	1,367,000	September	1,251,000
April	1,350,000	October	1,221,000
May	1,362,000	November	1,203,000
June	1,371,000	December	1,187,000
July	1,283,000	January	1,183,000
August	1,310,000	February	1,200,000

Strength of conventionally financed construction showed in the 78,000 starts reported for February. FHA and VA starts continued to trim down (although applications increased), but the adjusted annual rate was the highest for February in all years except 1950 and 1955. Biggest new home project announced during past month was a 3,000-unit development at Redwood City, California, to be built by Oddstad Homes at an estimated cost of $60 million.

A Two-Bath Combination to Make Your Homes More Salable



Two bathrooms make a home more attractive and convenient for the buyer—mean faster and easier sales for the builder. This selection and arrangement of Beautyware fixtures make an ideal two-bath combination. And the practical, back-to-back layout saves time and material on installation.

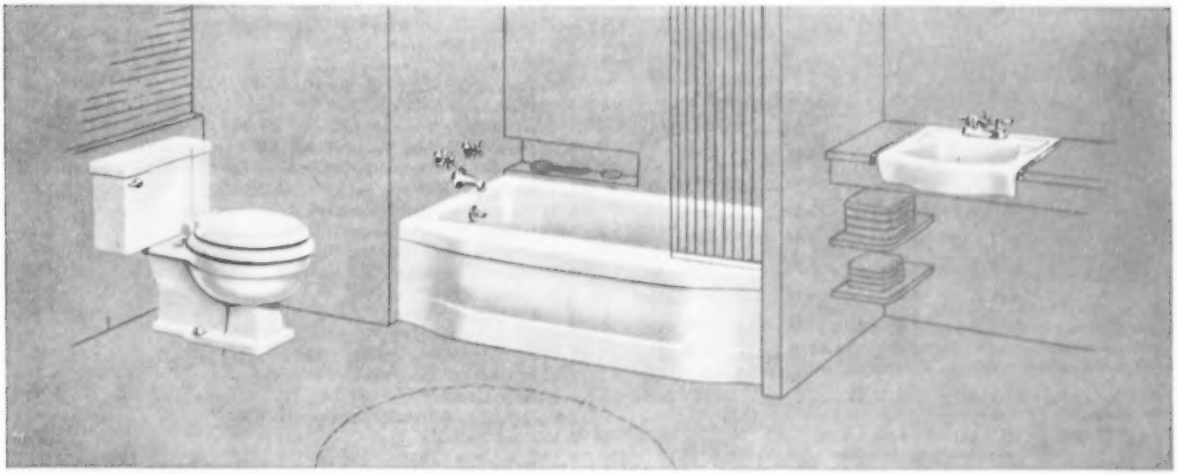


Featured Above:

B-300	Marquette right outlet tub
T-8115	Bath and shower fitting
T-8400	Trip-lever drain
B-6402	Carlton elongated syphon-jet closet
No. 54	Olsonite seat and cover
B-3500-HS	(2) Lowell vitreous china lavatories (with fittings mounted)
B-3085	(2) Mouldings

Featured Below:

B-301	Marquette left outlet tub
T-8115	Bath and shower fitting
T-8400	Trip-lever drain
B-6420	Prince reverse trap closet
No. 50	Olsonite seat and cover
B-3570	Lindsay vitreous china lavatory
B-3070	Union strips
T-8820-S	Centerset fitting



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Guide To New PRODUCTS & ADVERTISERS

Use the Handy Inquiry Form below for more information on new materials and advertised products.

How to use this Guide: The number to the left of a manufacturer's name is duplicated on the Inquiry Form. Mark the numbers on the Form about which you want more information at no cost or obligation. Cut out Inquiry Form and mail today.

NEW PRODUCTS

4-1 The Mengel Company
— Crestwood Kitchen
4-2 Taylor Made Garage Doors, Inc.
— Doors of Distinction
4-3 United States Steel Homes
— Line of prefabricated churches
4-4 Frigidaire
— Kitchen of Tomorrow
4-5 W. G. Best Homes Company
— The Silent Architect
4-6 Multicopy Corporation
— Multi-Index
4-7 R. O. W. Sales Company
— Lif-T-Lox
4-8 American Tractor Corporation
— "The Crawler — Backbone of Construction"
4-9 Ludowici-Celadon Company
— Nailon Brick
4-10 New York Legal Exchange, Inc.
— Mortgage Sources
4-11 Thyer Manufacturing Corporation
— "Starlighter" and "Jr. Executive"
4-12 Carr, Adams & Collier Company
— Bilt-Well cabinet line
4-13 American Houses, Inc.
— "Citation" and "Homestead"
4-14 Florida Builder Homes
— "Del Rey Beach"
4-15 Hodgson Houses, Inc.
— Hodgson Houses' house
4-16 Previews
— "1956 National Real Estate Guide"
4-17 Factory-Built Homes, Inc.
— Vacation cottage

Journal Handy Inquiry Form

Products Editor

NATIONAL REAL ESTATE AND BUILDING JOURNAL
427 Sixth Avenue S.E., Cedar Rapids, Iowa

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SOLD

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And no wonder! The "Pioneer" is dramatic, exciting, modern—a stunning combination of natural birch and antique copper on a rugged steel frame. It's both versatile and easy to install—perfect whether you're planning a simple kitchen center or a complete kitchen with matching appliances.

Even more important, the "Pioneer" is a sales-clincher that adds comparatively little to your costs. Whether your homes sell for under $10,000 or over $30,000, home buyers everywhere immediately recognize the "Pioneer" as the finest in quality. That's why builders from Maine to California are delighted with the luxury look of the "Pioneer"—it sells homes faster!

If you haven't already discovered the advantages of the "Pioneer" and other American Kitchens products, mail the coupon below. Let us *prove* that American Kitchens can sell your homes faster!

This is the "Pioneer" kitchen of one of the 222 homes built by Hines Bldg. Corp. near Dallas. Additional cabinets, accessories, and matching appliances can be added for a more elaborate kitchen.

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SELLS YOUR HOMES FASTER!

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American Kitchens, Dept. NRE-46
Connersville, Indiana

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Product Progress

(Continued from page 6)

summits of leisurely, sophisticated living for the homemaker are achieved in the "Kitchen of Tomorrow." It serves as a laboratory for the practical testing of advanced concepts in design and convenience and yet any feature which arouses sufficient popular demand can be produced. A ceiling of light provides shadowless over-all illumination. Color scheme is clean and sophisticated with warmly accented accessories. Some of General Motors' advanced design features are: a rotating refrigerator that may be loaded by a delivery man outside the house . . . a dishwasher that uses sound waves to wash, rinse, dry and sterilize dishes in three minutes . . . a marbletop counter that cooks food without heating the surface . . . a magic recipe maker that automatically selects and measures ingredients . . . push-button dispensers and appliances that rise from nowhere, and a rotating oven with a glass dome.

Now — It's a Silent Architect 4-5

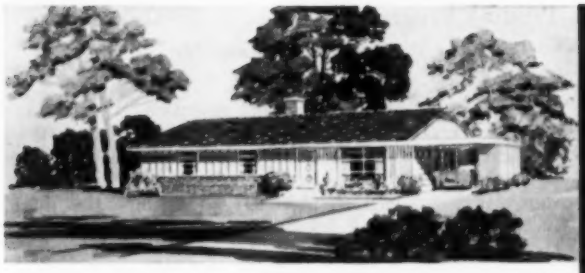
Best Homes for 1956 is featuring "The Silent Architect" — an unusual visual demonstrator that permits a choice of some 5,600 possible "Freestyle" home designs. The secret lies in a series of brilliant variations of amazingly few basic plans of accepted utility and step-saving traffic patterns. It is claimed that the builder-dealer can effect economies and speed by working with a minimum of plans; yet his customer is offered an unusual latitude of choice. Many luxury features are also offered, including deluxe kitchens with built-in waist-high ovens and countertop stove. The drawing shows Best's Freestyle concept, illustrating nine variations of a single plan.

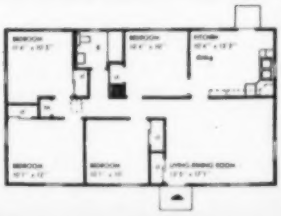
To receive further information without cost or obligation for any items reviewed, use the handy inquiry form on page 12.

Cost Saving Multiple Listing Service 4-6

Already a major producer of multiple listings for real estate boards and Realtors all over the United States, Multicopy Corporation now has compact comprehensive listing index sheets for board members. The new service, "Multi-Index," records 80 listings on each side of a 5" x 8½" sheet. Usually indexed by

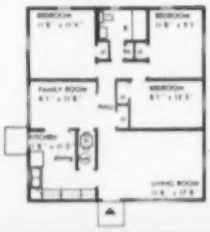
(Please turn to page 16)





THE "SOUTHLAND"

offers four family-size bedrooms, spacious living room, and attractive exterior styling. It is designed for easy selling in the Southern states.

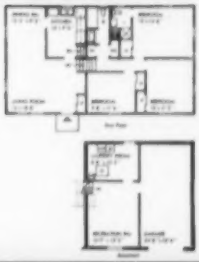


THE "PIONEER"

immensely popular contemporary plan, giving 3 bedrooms and versatile "family room" for a budget price. Several variations to eliminate monotonous look.

THE "PILGRIM"

gives you the option of building a 4-bedroom, 2-bathroom home, or a 2-bedroom home with a spacious expansion attic. Delightful traditional design, modest price.



THE "HIGHLANDS"

built on the outstandingly popular split-level plan, offers three family-size bedrooms, two complete baths, and an attractive recreation room —all at a very popular price.

QUALITY is the Difference

Your competitors can imitate any floor-plan you use—and come close to matching the price you ask. But they can't equal the quality you offer in an American House!

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ReynoCoustic, aluminum acoustical system
Reynowall, interior partition system
Reynoside, aluminum siding in modern architectural designs
Reynodeck, aluminum roof deck

Write to: Reynolds Metals Company, Building Products Division, 2016 South Ninth Street, Louisville 1, Ky.

REYNOLDS ALUMINUM

Product Progress

(Continued from page 14)

town, street names, and street numbers, the listings can also be classified by price groups or by any other classification board members desire. Multi-Index is revised monthly or as often as required. A new listing index is furnished periodically to replace the prior month's index in a specially designed, pocket-size, checkbook-type folder. Because of unusual typesetting and reproduction methods, Multicopy Corporation's printed matter is superior in quality to varityped and mimeographed methods commonly used, according to L. J. Berger, company president. As for costs, Berger says, "The new Multi-Index service adds only pennies per month per salesperson to the low monthly billing for boards using Multicopy's multiple listing service." Multi-Index lends itself to any size board with a multiple listing service, from fifteen members to thousands.

An Easy Raiser 4-7

An entirely new principle in window balancing, Lif-T-Lox, will be featured as an optional extra on 1956 R. O. W. windows.

This new balance insures that pressure-snug R. O. W. removable windows will raise and lower with finger pressure. Lif-T-Lox is entirely self-contained, does not attach to the sash, or interfere in any way with the R. O. W. removable feature. There are no tapes, hooks or chains. The unit is self-sufficient, locks in place when sash is removed, and re-engages automatically when the sash is replaced.

The "Crawler" in Construction 4-8

A booklet just published by American Tractor Corporation illustrates how and where the company's 30 to 60 horsepower tractors fit in the construction picture. Of special interest to builders and contractors is a chart comparing U. S. construction volume in all major classifications for 1954 and 1955, and showing the anticipated volume for 1956. The role of the small heavy duty industrial crawler is discussed along with information on "TerraTrac's" complete line for 1956 in "The Crawler . . . Backbone of Construction."

To receive further information without cost or obligation for any items reviewed, use the handy inquiry form on page 12.

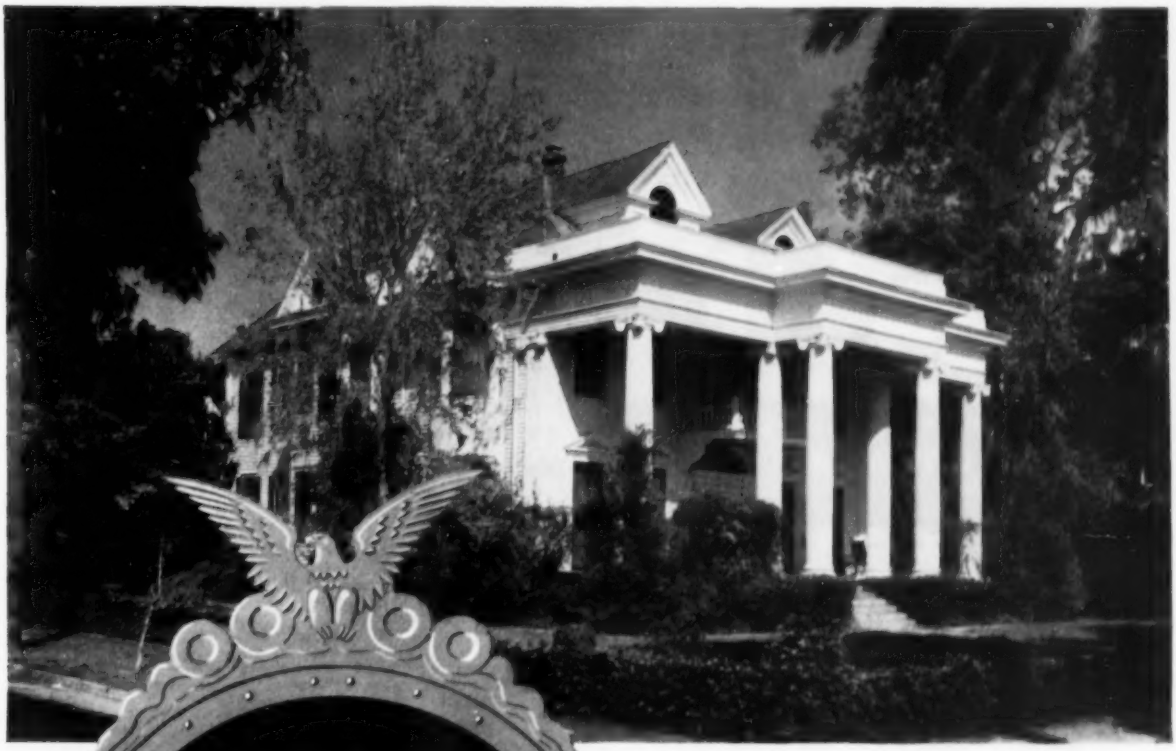
Nailable Brick — Prestige Builder 4-9

Everyone is aware of the "snob" appeal of brick construction. A new building product called "Nailon" brick, virtually indistinguishable from regular brick when installed, is already in service as exterior cover-

(Please turn to page 18)

THE LUXURY

OF *Crinoline days...*



Remodeled to 12 Apartments with

DWYER KITCHENS

Baker Apartments, Gainseville, Florida
Architect: Sanford Goin
Contractor: Fred H. Winston

City growth changed living needs in Gainesville . . . menaced this fine old home. But the venerable mansion met the change . . . profitably.

Interior remodeling, involving Dwyer Kitchens, resulted in 12 smart apartments . . . promptly rented and now yielding welcome revenue from what might have deteriorated into a tax-eating eyesore.

To you who plan remodeling or new construction for efficient, livable apartments, Dwyer Kitchens are proven assets.

In minimum space, Dwyer Kitchens provide full kitchen convenience attractive to tenants. Full vitreous porcelain fronts and rugged construction fit Dwyer Kitchens for the grueling service of rental properties.

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Perfect for any listing whether Furnished, Occupied, or Vacant.

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Product Progress

(Continued from page 16)

ing and in interior wall treatments on new and existing buildings. The home shown is a frame dwelling converted into a brick veneered structure by use of Nailon brick. Of top quality hard-burned ceramic clay; this brick is approximately one inch thick and can be applied in any kind of weather to any sound wall surface with two nails per brick. The joint is the usual three-eighths of an inch and may be filled with mortar later when weather permits. For application on existing buildings a foundation support is not necessary. On new construction the foundation walls of an ordinary residence can be reduced from a thickness of ten inches to eight inches.

Mortgage Sources Compiled 4-10

New York Legal Exchange, Inc., has compiled lists of insurance companies and mutual savings banks as an aid to you when you're seeking out-of-town mortgage money sources, FHA, VA or conventional. Important feature of these two directories is the names of the loan officers.

CORRECTION

No architectural credit line was given to the "Good Housekeeping" house in the March, 1956, JOURNAL, Page 23. The architect for the house is Robert E. Lee Peterson of Loewenstein-Atkinson Associates. This name erroneously appeared under the "Better Homes and Gardens" house photograph.

Thyer Enters Higher Price Range 4-11

Thyer Manufacturing Corporation of Toledo steps into a new price and class range with the "Starlighter" — a brand new three-bedroom, two-bath

(Please turn to page 24)

THE GENERAL* SAYS

THE *Big Difference* IS

SPECIALIZED SERVICE TO BUILDERS

THRU RESPONSIBLE, LOCAL DISTRIBUTORS

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GENERAL BRONZE

THE ONLY 5-STAR GENERAL IN THE ALUMINUM WINDOW FIELD

- ☆ **Advanced Product Design** — keeps you ahead of competition
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- ☆ **Dependable Deliveries** — from complete stocks in every area
- ☆ **Continuous Advertising** — creates ready customer acceptance

In our book, SERVICE . . . GOOD, DEPENDABLE SERVICE . . . is something every builder is entitled to.

And that's why ALWINTITE distributors are selected primarily on their ability to give you unexcelled service. They must not only be rated "Tops" and enjoy a reputation for reliability and integrity, but they must also: (1) carry complete warehouse stocks; (2) give fast, dependable delivery service; (3) have factory-trained personnel ready to help you with your window problems at any time.

ALWINTITE window and door products are engineered to enhance your reputation as a quality builder, – to reduce installation time, and to give trouble-free service. That's why you can always depend on ALWINTITE–products of General Bronze, world's foremost producer of aluminum windows. For latest catalog and name of nearest distributor, write to ALWINTITE DIVISION, GENERAL BRONZE CORP., Garden City, N. Y. Attn. Dept. NR-564.

GENERAL BRONZE CORPORATION GB

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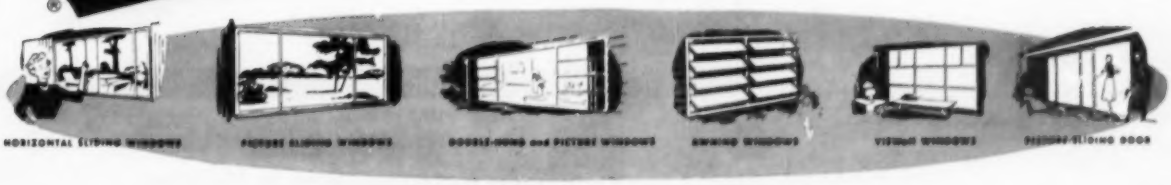
by **GENERAL BRONZE CORPORATION**

ALWINTITE DIVISION – GARDEN CITY, N. Y.



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1956 Presidential Homes offer builders a house for every taste. Rectangular, T-Shape, L-Shape, Ranchers, Split-Levels . . . Colonial, Conventional and Contemporary design. And sizes from 560 to 2000 square feet!

variety:

More than 50 different plans available and many more optional arrangements in 2, 3 or 4 bedrooms; 1 to 2½ baths; plus or minus carport or garage, or slab, crawl space or basements.

Up to $75,000 Annual Profits from Single-Lot Sales

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A complete program of marketing, merchandising, sales training and co-operative advertising is yours FREE!

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Pemberton, New Jersey

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☐ **I am interested in Sales Representation**

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Company .....
Address .....
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Some territories still open for Sales Representatives to Builders

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HOMES CFB*

MASS SALES AND VOLUME PROFITS

price:

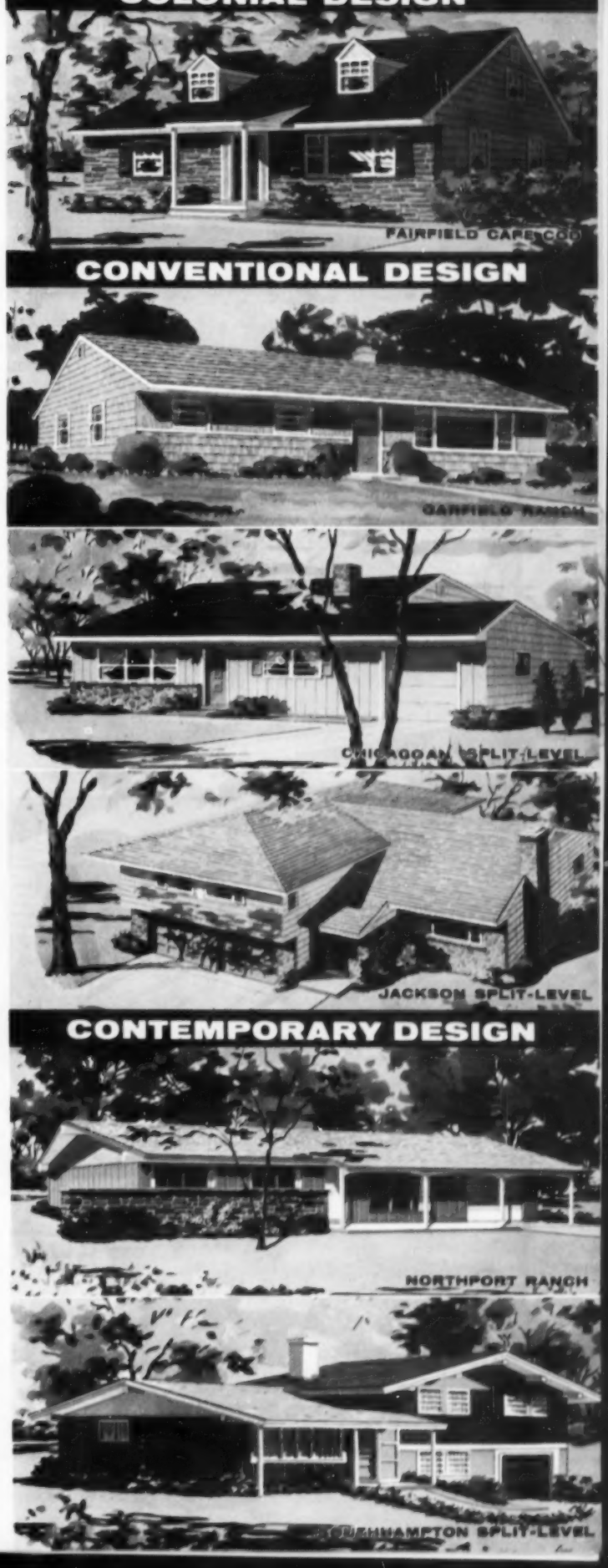
Because of our technical advances and production economies, Presidential dealers are in a position to undersell competitors in the popular $10,000 to $25,000 range. Just to mention one example . . . you can offer a modern split-level, erected with lot—for as little as $10,500 (based on costs in Delaware Valley area).

LOOK AT THESE OTHER ADVANTAGES

- *Boost profit—cut variable costs—homes go under roof in 6 hours.*
- *Your exact building schedule kept.*
- *You can build a development or on scattered lots.*

PRESIDENTIAL

delivers America's finest *Customized Factory-Built homes, to your exact schedule, in a radius of 300 miles from Pemberton, New Jersey.



Investor or Dealer?

There's a Difference for Tax Purposes

By Bert V. Tornborgh, CPA

TO BE OR NOT TO BE A dealer in real estate is the question frequently confronting a property holder, and the answer hinges on the income tax treatment.

First, a dealer as such has no capital gains or losses, only ordinary income and ordinary losses, fully reportable and fully deductible, respectively. This applies to depreciable as well as other property.

Also, a dealer can have no tax-free exchanges. He must reckon with, and report, a gain or loss on every exchange. But, he can then fully carry back and carry over net operating losses, he can deduct stamp taxes and selling commissions. An investor, who has no operating loss to deal with, must treat stamp taxes and selling commissions as reductions of the selling price.

Can a dealer *also* be an investor? Yes, he may invest, just as you and I may invest. But the burden is then on him to keep for-sale properties segregated from investment properties, clearly and unmistakably, in his accounting and in fact. As to his investment properties he should not:

Advertise or hold them out for sale;

Develop or improve the properties;

Let sales agents handle them;

Put up "For Sale" signs.

Further, an investor, as such, would not have any sales office or sales staff, would probably have rents as a main source of income and, of course, he would not hold himself out as a "dealer" on his tax return even if he strongly feels that dealing *with* is not the same as dealing *in*.

While an investor may sometimes be a bit hard to define from his outward manifestations, for tax purposes he is what a dealer is *not*. Some of the earmarks of a dealer are:

He is licensed as a dealer.

He belongs to dealer boards and associations.

He is listed in phone books and directories as a dealer.

His stationery proclaims him a dealer.

His advertising identifies him as a dealer.

He develops and improves property.

He buys property for the purpose of resale, and engages in activities coincident to resale.

He usually has sales personnel, literature, listings, etc.

A CAPITAL LOSS CAN HELP an individual with a good earned income save tax, by offsetting such loss against the income. Not so with a corporation. A corporation can *not* apply a net capital loss against its ordinary income. The loss can only be carried over for a period of five years as an offset against any possible future capital gains.

Also, a corporation will aways take advantage of the alternative tax of 25% on net long-term capital gains, because its lowest bracket for normal tax starts at 30%. If you contemplate selling corporate property at a loss, mightn't it pay to first distribute the property to the stockholders and then make the sale?

FARM LOSSES WERE CLAIMed in each of three consecutive years by taxpayers who operated a farm in Georgia. Treasury disallowed such losses, saying the farm was not operated for profit but for pleasure, and assessed additional taxes. District Court ruled for the taxpayers saying the farm losses were incurred in the course of trade or business, and therefore fully deductible.

OPERATOR OF A DRIVE-IN movie was threatened with suits by adjoining property holders and, to forestall, constructed certain drainage facilities, the cost of which he sought to deduct as a business expense. Tax Court ruled the work was no mere restoration or re-arrangement of the original

Making Homes and Making News for over 60 Years!

NOW Builders can take advantage of the prestige of the Hodgson name, on a speculative basis.

NOW Hodgson's NEW Structural Design meets all builder needs as well as all V.A., F.H.A. and local code requirements.

NOW Prefabrication takes on NEW meaning; because Hodgson Houses are built to builders' plans if desired.

Inquiries Invited from Builders in the Northeast

Hodgson Houses, inc.

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capital asset but in fact a new capital expenditure and therefore not deductible.

LOSS DEDUCTION WAS DENied for a rented farm house that was destroyed by fire, in case where basis of the house was not proved. This case again emphasizes the need to keep adequate records, as it is up to the taxpayer to prove (when he claims a loss) that he did in fact have an investment in the lost property, or inherited it or otherwise acquired it at a certain "basis." In case of purchase the basis is usually your cost. In case you have held the property since before March 1, 1913, you use the market value on that date rather than your cost, the theory being that such market value would reflect any increment in value since your earlier acquisition, and any increment prior to the ratification of the 16th amendment, authorizing income taxes, cannot be taxed. In case of inherited property you use the value at which the property was declared in the estate. And, in any event, don't claim a loss unless you are prepared to show how you measure that loss, and why it was a loss to you.

TAXPAYER, A BUSINESS executive, had created subdivided land from an inherited tract, and was making sales through a broker, the taxpayer himself giving very little time to the land sales. A purpose in putting the land on the market was to provide home sites for the employees of his company, and it was shown that a more profitable bulk sale deal had been turned down. Court of Appeals ruled the profit was capital gain, not ordinary income.

THROUGH LIQUIDATION of a trust a taxpayer-attorney came into possession of certain real property. He sold certain rental houses that were considered unsuitable after zoning ordinances had been ruled invalid, and 37 vacant lots in 24 transactions in 1948, and 198 lots in 14 transactions in 1949, but maintained that his entire active time for many years had been given to his professional pursuits. Various facts pro and con are cited at some length, and on the strength thereof the Circuit Court of Appeals ruled "capital gain."

SPECIFY TEXTURE ONE-ELEVEN to give your homes new buy-appeal. This smart "grooved" plywood combines line and texture to create dramatic pattern of highlight and shadow. Use it for siding, as combined siding-sheathing, or to accent other materials. Goes up quickly; shiplap edges neatly conceal vertical joints. Grooves are full ¼" deep, ⅝" wide, have sharp, clean-cut edges.

FREE PORTFOLIO OF EXTERIOR FIR PLYWOOD DESIGNS

File folder assembly contains design ideas, application, specification data. Write (USA only) Douglas Fir Plywood Assoc. Dept. NR, Tacoma 2, Washington.

DFPA TESTED QUALITY EXT-DFPA®

INSIST ON DFPA GRADEMARKS!

For Outdoor Use, Specify EXT-DFPA Exterior Plywood: 1. standard Plyshield grade for soffits, gable ends and low cost siding; 2. Overlaid panels (finest paint base for check-free finishes); 3. Texture One-Eleven "grooved" panels.

WSP

Exterior plywood of other western softwoods also available; look for this DFPA grademark.

Product Progress

(Continued from page 18)

house priced to sell for approximately $20,000. Maximum circulation and complete privacy keynote the Starlighter design. Each room in the house may be entered without having cross traffic through any other room. The kitchen is planned as the central control point from which the housewife has easy access to the front door, the bathroom and to all living areas. A Starlighter feature is a multi-purpose room adjacent to the kitchen and ideal for either active or inactive recreation.

Thyer also has announced another design in its new suburban series. Christened the "Jr. Executive," this latest Thyer model is suited for the younger family with one or two children. Currently available only in Northern States, each Jr. Executive features three good-sized bedrooms and two full baths, plus an extra large living room with dining area, and a modern corridor-type kitchen. All rooms have been located so as to reduce cross-room traffic and assure individual privacy. The third bedroom, which allows for an expanding family and assures good resale value, would also make a home office or library.

Built-In Bonanza

4-12

Two new, louvered-door general storage cabinets are now offered in the "Bilt-Well" cabinet line, manufactured by the Carr, Adams & Collier Company of Dubuque, Iowa. The new cabinets can be used for hanging clothes and storing household articles. Shelves or drawers may be added top and bottom, leaving space for hanging items shorter than long dresses and coats, or the units may be outfitted with shelves and drawers for flat storage. Free circulation of air through the louvered doors keeps stored items smelling fresh and clean. Bilt-Well general storage cabinets are recommended in combinations to take the place of non-load-bearing walls between rooms. By combining Bilt-Well cabinets to provide

(Please turn to page 26)

Want your real estate listings in a catalog smaller than this ad?

Now — MULTI-INDEX — a printed pocket-size file of all properties listed in your multiple listing service . . . one page records as many as eighty listings for your quick, easy reference . . . at a cost equal to, if not lower than, the cost of your present listing service. See for yourself, how Multi-Index can help you serve your clients better:

1. **A handy convenient size,** only 4½" x 5½", folded to wallet size so it can be carried in a man's coat pocket, or a lady's bag.
2. **Multi-Index** is printed in a clear easy to read type face.
3. **More listings per page** than any other listing refence.
4. **Overnight service!** Keep listings current with fast air service overnight delivery to any spot in the United States.
5. **Low Cost!** Improved printing preparation makes costs equal to if not lower than current multiple listing services. Practical for as few as 100 listings.
6. **Tailored to fit your needs!** Multi-Index is completely flexible and can be made to fit any requirements.

Multi-Index supplements your listing service, and is the only complete reference supplying all of these advantages.

free! Write today for the inside story and free sample copy of the Multi-Index. See how much smaller, easier-to-read and handier it is. Do it now! No obligation.

MULTICOPY CORPORATION

1030 DAVIS STREET EVANSTON, ILLINOIS

Page 1

CODE	ADDRESS	PRICE	ROOMS NO	BRS	BTHS	STR	LISTING BROKER
ADDISON							
341	1414 W. Gideon	18,900	5	3	1	1	Larson
DANBURY							
48	Meadow Lane	$15,000	6	2	1½	1	Boyle
1894	Meadow Lane—West Side	45,000	8	5	3½	2	Buckley
1898	Meadow Lane	35,000	6	3	1½	1	Gifford
111	Meadow Lane—Wardell Res.	43,500	6	4	3	2	James
1629	2 Valley Road	57,500	10	5	4½	3	Sleeper
1816	Duffy Lane & Woodland Ln.	31,500	6	3	1½	1	Anderson
	Woodland Hts. Sub.—4 lots	32,800					
CRESTON							
6131	7100 N. Greenview Ave	$50,000	9	5	3½	3	Long
7860	1557 Howard St (cont)	33,000					Brock
7018	7447 N. Hoyne co-op	16,500	6	3	2	1½	Gregg
384	1645 Jarvis Ave (3 apt)	75,000				3	Smith
345	3017 Jerome Ave	26,500	6	3	1	1	Larson
7940	2715 Jerome St	39,500	7	3	1½	2	Smith
6056	7527½ Ridge (co-op)	4,600	4½	2	1	1½	Gregg
8027	6459-73 Sheridan (cont)	90,000					Brock
112	6896 Wildwood	46,500	7	4	1½	2	Larson
247	7411 Winchester Ave (2 apt)	27,900	5	2	1	2	Boyle
KINGSLEY							
283	1314 Arbor Vitae	22,000	5	3	1	1	Long
4160	54 Birchwood Ave	25,500	4	2	1	1	Buckley
7219	Blackhawk Ln.	26,900	5	3	1	1	Anderson
522	Blackthorn Rd	39,500	6	3	1½	1	Gifford
4746	406 Briarhill Rd	47,500	7	4	1½	2	Sleeper
6156	646 Briarhill Rd	39,900	6	3	2	1	James
7382	525 Byron Ct	31,500	5	3	1	1	Larson
7664	1763 Carlisle Pl	33,600	6	3	1½	1	Smith
6627	713 Chestnut St	12,000	4	1		1	Gregg
107	1811 Crabtree Ln	47,500	6	3	1½	1	Brock
199	404 Cumnor Pl	31,500	5	3	1½	1	Long
6875	412 Cumnor Ct	31,750	6	3	2	1	Anderson
6087	584 Cumnor Ct	31,000	5½	3	1	1	Sleeper
KINGSLEY (Cont.)							
6015	1139 Davis Ave	30,000	6	3	1	1	James
7449	Deerfield Rd. (7½ mi. W. of Waukegan Rd.)	38,500	6	3	1	1	Gifford
5335	Deerfield Rd. (3 Mi. W of Deerfield)	31,500	5	2	1	1	Boyle
8001	141 Deerfield Rd	90,000	10	5	4½	2	Buckley
98	344 Deerfield Rd	29,900	5½	3	1½	1	Sleeper
8727	531 Deerfield Rd	20,900	6	3	1	2	Anderson
7194	535 Deerfield Rd	21,000	5	2	1	1	Gifford
7169	748 Deerfield Rd. (cont)	70,000					Long
6901	1281 Deerfield Rd	26,000	6	3	1	2	Buckley
8174	1260 Deerfield Rd	26,000	6	3	2	1	Brock
241	640 Deerpath Dr	26,750	5	2	1	1	Boyle
6960	749 Deerpath Dr	19,900	4	2	1	1	Smith
66	Elmwood Pl. (at Mar. Rds)	21,000	5	3	1	1	Larson
7281	67 Elmwood Pl	21,000	4	2	1	1	Boyle
7273	1333 Elmwood Ave	35,750	7	4	2	2	Gifford
7361	900 Fair Oaks Ave	15,300	6	3	1	1½	Anderson
8079	1021 Forest Ave	21,900	6	3	1	1	Gregg
574	39 Forest Ct	22,500	5	2	1	1	Larson
511	1040 Greenwood Ave	16,500	4	2	1	1	Buckley
187	1057 Greenwood Ave	21,000	6	3	1	1	James
8078	1110 Greenwood Ave	18,950	4	1½	1	1	Sleeper
6883	1174 Greenwood Ave	20,500	6	3	1½	1	Long
365	1452 Greenwood Ave	21,500	6	3	1	1	Gregg
4773	S.W. Cor. Hiawatha Forest Glen	46,500	5	3	1	1	Smith
355	Hiawatha Lane (2nd hse. 1½ mi. W. of Deerfield)	57,500	6	3	2	1	Buckley
7451	1046 Hillside Dr	18,750	5	3	1	1	Boyle
7685	825 Kendale Dr	24,500	5½	3	1½	1	Brock
480	440 Kingston Ter	37,500	5	2	1	1½	Anderson
5368	925 Knollwood Rd	42,500	5	3	1½	1	Gifford
8164	1354 Laurel Ave	24,800	6	3	1	1	Boyle
5411	1310 Linden Ave	19,900	6	3	1	1	James
7142	1214 Linden Ave	33,500	6	3	1	1	Sleeper
5	1351 Linden Ave	35,900	7	3	2	1	Smith

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Install Youngstown Kitchens and see how easy it is to please your prospects and tenants.

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For full details, write: *Director of Marketing, Youngstown Kitchens, Dept. NRE-456, Warren, Ohio.*

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METAL SIGN STAKES

Made of sturdy 12 gauge ⅛" painted angle iron. Standard size 4'x6" in height with a 30" cross bar at top. Coated Black enamel with holes punched to take any of our standard size signs. Stakes come complete with nuts and bolts to hang your sign securely.
Packed 10 stakes to a bundle. No order for less than 1 bundle—10 stakes. Order as many bundles as you need.
Per Bundle MODEL NO. 301 ..... **$15.00**
Additional Cross Bars ..... **25c each**

Made of sturdy 12 gauge rigid ⅛" painted angle iron with a 14x20 Top Frame. Coated in Black Enamel. Will take only Standard 14x20 Metal Signs. Place two Signs into frame and signs are seen from both sides. Standard size 54½" high. Packed 5 Stakes to a bundle. No order for less than 1 Bundle.
Per Bundle MODEL NO. 2174 ..... **$17.50**

DOUBLE LOCK DOUBLE FACED SIDE WALK STANDS

MODEL NO. 301

The ideal Double-faced Sign that can be seen on both sides. Can be used on sidewalk or lawn. Made of sturdy 12 gauge iron painted black. Double lock stands are assembled, easy to put together. Takes our standard 20x28 size sign upright. Complete frame with any 2 following stock signs. Size 20"x28"
* Open For Inspection
* Shown Only By Appointment
* Model Home - Open House

$9.95 Complete Set

STANDS WITHOUT STOCK SIGNS

Made of sturdy 12 gauge iron and painted black. Double-faced stand sign seen from both sides. Place 2 - 20x28 Signs into frame.
*Packed 5 stands to carton ..... **$7.75 each**
In lots of 1 to 4 stands ..... **$7.95 each**

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ACTIVE DISPLAY ADV.
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Rush 100 "Deal Savers" _____ size.
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Product Progress

(Continued from page 24)

clothes hanger space, drawer and shelf space and a built-in vanity unit, most of the furnishings, except for the bed and a chair, are a part of the structure and can be included in the mortgage.

To receive further information without cost or obligation for any items reviewed, use the handy inquiry form on page 12.

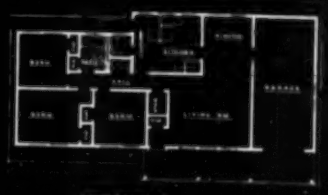
Salt Box — Split Level Version

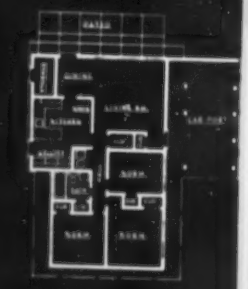
4-13

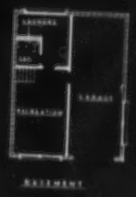
American Houses, Inc., anticipates a wide range of home-owner demands in its 1956 introduction of two new home styles. Both houses offer good floor plans, styled for maximum space, convenience and, above all, privacy. One is the "Citation," a five-room ranch house with bath. The other, a split level "Homestead," is a contemporary version of the traditional New England salt box. Introduced for the low-cost market, the 872-square-foot "Citation" is designed to sell for between $8,000 and $12,000, depending on location. Its most livable features include a centrally located kitchen, adjacent dining room, and a private bedroom wing. The other new house, the "Homestead," is equally space-conscious with

1,146 square feet of area, and is the result of two years' research and ultimate trial as a project home. The fully-improved model can include: full dining room; eating area in the kitchen; living-level third bedroom, convertible at whim to guest room or TV-den; twin closets with sliding doors; completely equipped kitchen with Westinghouse push-button

(Please turn to page 448)







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Sensationally new, *fully fabricated* construction features that reduce erection time and costs to a minimum . . . while quality material and workmanship plus original styling point up a better dollar-for-dollar investment for the builder and buyer. All Ranch Western models are available thru builders . . . in nearly every locality east of the Rockies.

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In the Field of Property Ownership

Customers Ask Questions First

THAT couple you just passed on the street is planning to buy a home. They have no home buying experience. They don't know much about real estate or real estate people. But they do know that this purchase will require the investment of hard-earned savings and be one of the biggest financial obligations as well as one of the most thrilling experiences of their lives.

You can't blame this couple for being cautious. They want to have the utmost confidence and trust in the real estate person they select. So the husband has been talking with his boss and his banker, and his wife has talked with a neighboring lawyer's wife. By seeking the opinion of such key people, they have decided on the Realtor with whom they will deal.

This kind of advice-seeking is going on all the time. It usually precedes every sale. In the background, key persons in your community are being asked about you . . . whether you know your business, have good judgment, can be trusted, take a personal interest in your clients. These recommendations form the very backbone of your business.

To help stimulate word-of-mouth recommendations among the key people whose advice is sought, leading Realtors sought a dignified way of cultivating the goodwill of these persons. This search resulted in OWNERSHIP, a carefully developed public relations program. OWNERSHIP is a sparkling, authentic, personal house organ which becomes the exclusive goodwill-building medium for one qualified, recommended Realtor in each community. It tells his story and his ability to serve, thus helping to build friendships among those who are in the best position to refer business.

. . . Realtor Fred Tucker, Jr.

Enthusiastically Supports This Principle

Fred C. Tucker, Jr., of Indianapolis, Indiana, says: "OWNERSHIP gives us the opportunity to accomplish the near-impossible in our business by allowing us to maintain important contacts with our valued friends and clients. In the tremendous rush of everyday business life, we often wish we had the opportunity to visit personally with these many fine people who are the source of so much referral business.

"OWNERSHIP is such a wonderful external house organ for us that it quickly wins reader interest. There is something of interest in each issue for the home owner, the busy business executive, and even the teenager. In other words, it is an easy-to-read monthly magazine that tells our story to the entire family. And we will wager that it is read faithfully by each recipient, too!

"Congratulations and best wishes to your organization for continued success in this fine public relations program for Realtors."

Typical of the outstanding Realtors who are associated with OWNERSHIP *are: Jackson-Cross Company, Philadelphia; D. A. Duryee, Everett, Washington; Barksdale Jordan, Florence, Alabama; P. F. McCanna, Inc., Albuquerque, New Mexico; Watt, Manuel & Snyder, Birmingham, Michigan; Coldwell, Banker & Company, Los Angeles, California; Gail Wanless, Springfield, Illinois. (Part of a series.)*

In addition to possessing an enviable record of service in military and civic circles, Fred C. Tucker, Jr., is exceedingly active as vice-president of the F. C. Tucker Company, Indianapolis, and in local, state, and national real estate organizations. A veteran of 53 months of service as a navy lieutenant in World War II, Mr. Tucker is a director of NAREB, NIREB, his local board, Fletcher Place Community Center, and DePauw University Alumni Association. He has served as president of the Indianapolis Junior Chamber of Commerce and was named Indiana's outstanding local president for 1949. He also serves as an officer of several other religious, social, political, and veterans' groups. His firm, of which his father is president, specializes in residential, commercial and industrial real estate.

Ownership
"UNDER ALL IS THE LAND"

NATIONAL REAL ESTATE AND BUILDING JOURNAL **CEDAR RAPIDS, IOWA**

Expect Ample Funds in '56

Don't let the fact 1956 is an election year worry you. Home building may decline slightly, but our mortgage specialist says there will be new sources of funds to make 1956 an excellent year. Whether you can get your share at a price you can pay is another matter.

By HOWARD J. LUDINGTON
President
H. J. Ludington, Inc.
Nation-wide Mortgage Specialists
Rochester, New York

WRAPPED in the peaceful charms of a presidential election year, with predictions filling the air like guided missiles, most of us find ourselves in the mood of "you pays your money and you takes your choice."

You as Realtors are, of course, primarily interested in the proposed volume of new construction and existing realty sales in 1956. As always, this volume will depend to a major extent upon the availability of mortgage funds, and from where we sit it appears these funds will be provided in satisfactory amounts to make 1956 an excellent year.

Despite a definite tightness in the mortgage market during the latter half of the year, 1955 was a banner year for new construction, with total starts of 1,329,000, second only to the all-time record year of 1950.

Due to a drop-off in long-term commitments by insurance companies and banks this past six months and with a slight decrease in demand, it is my opinion that starts will decrease to a level of about 1,200,000 for this year, a total which is certainly outstanding and will assure a continued high level of prosperity in the real estate and building fields.

There are current reports of some unsold houses in a few sections of the country, but on the whole the demand for sound home ownership remains at an all-time high and in my opinion will continue for many years to come. The decrease in demand which I feel will have some effect on the market will be occasioned by the lack of ability to purchase because of the large volume 1955 short-term installment commitments.

Last year was a most unusual one for spending. People were buying everything from new automobiles to washing machines and television sets and, as a result, personal savings were reduced and installment debt ascended to a new high. This is bound to have some effect on people's ability to assume long-term debts in 1956 and should have a slight effect on the number of new homes sold this year.

Another major factor in competition for funds has been the great increase in investment in the stock market by the general public.

As far as sources of mortgage funds are concerned, they should be ample. Life insurance companies invested $6.5 billion in mortgages during 1955 and on the average they should invest an equal amount this year. Savings and loan associations put $11 billion in mortgages during 1955 and seem prepared to continue investment at this level. Mutual savings banks invested $2.5 billion in 1955 and give every indication of remaining active. With some of the largest mutuals in New York City recently increasing their dividend rate to 3%, it is logical to assume they will be more eager than ever for mortgage loans.

Many of the large mutuals curtailed commitments during the last half of 1955 while they digested deliveries of mortgages committed for the previous year. They should be in a position to issue new long-term commitments this Spring.

Another new factor in the mortgage field is the emergence of the huge pension funds as potential investors. While their activity is still very limited, recent sales to pension trusts and current movements afoot to assist them in making large scale investment possible, give promise of big things to come.

What about the government attitude? The Federal Reserve Board exercised "active restraint" during 1955, particularly as concerned warehousing of mortgages, and indications today are that the Board will be certainly no more restrictive and perhaps a bit more liberal this year.

The recent restoration of the 30-year term on FHA and VA mortgages indicates that Washington doesn't intend to allow home building to slow down to any great extent.

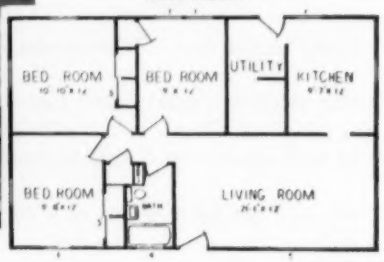
All in all, the indications are strong that 1956 will be another fine year for all concerned in the building and real estate fields. Quiet confidence and diligent effort should bring fruitful reward.

Quality–
Variety–Dependability

NOW, in celebration of ten successful years in business, we are proud to announce the addition of two great new series of homes to join our line of superior Century houses—The Conventional Series and the Combination Series.

The Century Series. Stressed-skin wall panels, ceiling and roof panels, hip or gable roofs, 5/12 pitch. Proven for 10 years.

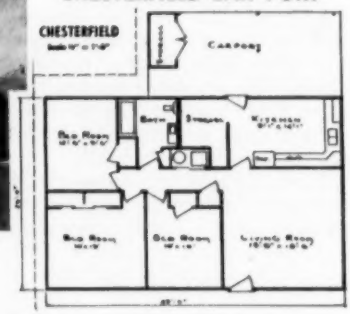
CANADAY



CANADAY-A

The Conventional Series. 2"x4" studs in wall panels, nailed and glued trusses for ceilings and roof, 5/12 or 3/12 pitch. Hip or gable roofs.

CHESTERFIELD-CAR PORT



The Combination Series. Stressed-skin wall panels, nailed and glued trusses. 5/12 or 3/12 pitch. Hip or gable roofs.

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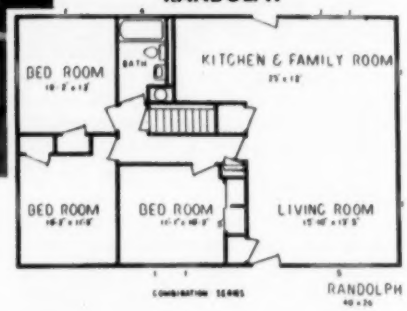

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Never before has such tremendous variety been offered by a single manufacturer, one which has proven its quality and dependability for 10 successful years. If you would like to learn more about these three series of outstanding homes, call, write, or wire today. No obligation on your part, of course.

Dealers wanted in many cities in Ohio, Illinois, Wisconsin, Michigan, Kentucky and Indiana.

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The Price Pumping Practice

PICKING up a handful of listing cards, the broker said, "Only two or three of these properties are saleable at their listing price. It seems the only way to get listings is to outbid other brokers."

This broker has fallen into a trap, one into which far too many real estate people are falling. Whether through laziness, cockiness, ignorance, or underhandedness, the unhealthy practice of over-pricing property appears to be increasing. And the damage is becoming more and more apparent.

On a recent trip to the East, we found many examples of overpricing property. Two are typical. In one community, we found that two real estate men had been appointed to appraise a central business location for acquisition by the city for a municipal parking-lot. Their valuations were almost identical. But the figures were so surprising that the city council called in two other real estate men who submitted appraisals that were 80% to 120% different than the original estimates. As a result, the whole transaction was thrown out and the public lost confidence in real estate people in general.

Another example is even more typical. It is happening every day in almost every community. A friend of ours wanted to sell his house and was pursued by a flock of salesmen who wanted the listing, each outbidding the other on the price. Not one of them bothered to explain why the house probably would bring about $23,000. They just bid, like avid antique hunters at an auction sale. Being uninformed and human enough to want the most for his property, the owner gave the listing to the salesman who suggested the highest price — $32,000. And the salesman had the owner believing that he'd better start packing his bags; it would only be a few days until the house was sold.

Two months went by — nothing, except an occasional call from the salesman suggesting that the price be lowered. What was the owner to believe? If all real estate people were like this, and he had no reason to believe that they weren't, maybe he should try to sell it himself. He was ready to pay a commission for service, yet he wasn't getting any.

Fortunately, many Realtors won't touch an overpriced listing, nor will they permit it of their salesmen. Too many others nod their heads in passive agreement that the practice is bad, but they shrug it off with "That's just one of those things about real estate." That kind of talk is inexcusable. Any practice that is hurting the real estate business should be important enough to excite decisive action.

The price of our commodity continually fluctuates, true. There is no magic formula or standard yardstick to establish that Property A will bring X dollars. But there is no excuse for being 20% and 30% off in our evaluations. There are ways of determining approximate value. Some of the young men don't know them and are too lazy to learn. Some of the older men are too cocky about their experience and don't think in terms of today's conditions. And a few others are so diverse in their methods that they'd do anything just to get the listing. If we want to make real estate a profession there is no place in it for these people.

How do we curtail this price pumping practice? There is no sure-fire, across-the-board solution, but there are remedies if we face the problem squarely. Locally, we can make it uncomfortable for the fellow who suggests unrealistic prices. We can put more teeth in our license laws to prevent national brokerage outfits from promising fantastic prices to uninformed owners, thus spreading the practice. In our own offices we can school our salesmen much more in appraisal technique. We can keep better control over the listings we do accept, requiring more than one opinion about price.

To help solve the problem, one Realtor found he could get at it through his classified advertising budget. His salesmen were spending his money freely to run and rerun ads on overpriced properties. The Realtor cut his classified ad lineage of the previous year by 15%, alloting the remaining lineage to his salesmen on the basis of their sales volume for the previous year. This budgeting of lineage is not only cutting his classified costs and producing better, more carefully-worded ads, but it is making the salesmen much more conscious of taking only listings at realistic prices. They don't want to waste their lineage on property that won't sell.

The one and only thing we have to sell is service. We can't provide that service if we have a dusty file full of overpriced listings. Service isn't a matter of tramping through a property with a few curiosity seekers occasionally. It is giving both buyer and seller the opportunity for alert, experienced, honest counsel and action.

It takes knowledge, integrity, and courage to stick to our standards of what price a property will bring. We may lose some listings today. In turn, we will save time and money otherwise wasted, and most important, we will build confidence and business for tomorrow.

Bob Fawcett

What You Can Expect in 1956

Three offensives have been launched in the battle for 1956 housing legislation. But only two have established beachheads. Senator Lehman's bill calling for 200,000 public housing units per year should die a natural death as a give-away program designed to make housing a political issue in this election year. The Administration's bill should result in legislation closely approaching that recommended by advisory committees before the Section 608 scandals. The Rains subcommittee hearings held in major cities last year will shed additional light on the housing legislation you can expect in this important year.

A THREE-PRONGED legislative offensive started shaping up on the national housing front during February and March, an offensive which is calculated to make 1956 as crucial a year for the real estate industry as 1949.

First, Senator Lehman (Democrat, New York) and several co-sponsors from the Fair Deal side of the aisle, introduced S. 3158, an omnibus housing bill of vast implications. In addition to 200,000 public housing units per year (including for the first time the purchase of units in private developments for use as public housing), the bill would put the government in the business of providing $2 billion in direct loans at 3% interest for 40 years to individuals as well as non-profit corporations to provide housing in the middle income price and rent range.

The bill is the handiwork of the National Housing Conference — popularly known as the public housing lobby — and has been endorsed by the recently wedded AFL-CIO. Its architects, studded with former top housing legal aides of the past Administration headed by the untiring Leon Keyserling, with noses to the wind, are anxious to make housing a major political issue in this presidential election year. Its Senatorial sponsors are proceeding under the theory that it is politically advantageous to give housing to the American people at a cost to them of less than value. It is the Democrat party's bill and the party's answer to the Eisenhower "moderate progressive" philosophy.

A sister bill by the same co-sponsors, S. 3159, would create a Department of Housing and Urban Affairs in the President's Cabinet, thereby consigning to oblivion any hope that private industry and local governments would ultimately share the major portion of the burden of providing housing for the American people and clearing and preventing the spread of slums and blight.

The second prong of this housing offensive is represented by the three reports filed by the housing subcommittee of the House Banking and Currency Committee, which under the chairmanship of Albert Rains (Democrat, Alabama), held hearings in 1955 in several large cities.

These reports, covering the fields of slum clearance and urban renewal, mortgage finance, FHA multi-family programs, and military housing, provide the basic outlines for housing legislation to be considered by the House Banking and Currency Committee to the exclusion even of the Administration-sponsored housing bill which the Rains subcommittee in many respects anticipated. Some of the principal recommendations of the Rains subcommittee are as follows:

a) A large public housing program to supply housing for low-income persons, particularly those displaced by urban renewal projects.

b) Broad liberalization of the FHA sections 207 (rental) and 213 (cooperatives) programs to reduce cash equity requirements, increase ratios of loan to value, maturities, and maximum mortgage amounts. Also recommended is an amelioration of the section 608-inspired anti-mortgaging-out provision so as to permit an efficient builder to actually mortgage out.

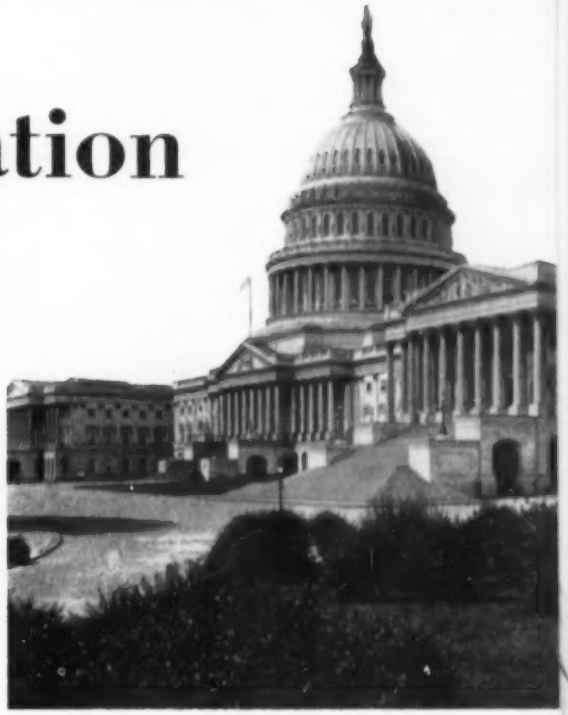
c) No-downpayment 40-year housing under section 221 up to $8,600 mortgages ($9,600 in high-cost areas) to provide relocation needs of families displaced by urban renewal projects.

d) Legislation to curb excessive discounts on FHA-insured and VA-guaranteed mortgages.

e) Broaden the scope of the Federal National Mortgage Association by permitting stand-by advance commitments, reducing the cost of doing business with FNMA, and supporting at par certain FHA mortgages requiring special assistance.

Housing Legislation

By JOHN C. WILLIAMSON
Director, Division of Governmental Affairs
National Association of Real Estate Boards
Washington, D.C.



f) Provide special direct lending activity by the federal government for housing of elderly persons.

Space limitations preclude the detailed discussion which the Rains subcommittee reports and the Lehman bill merit. They are tremendous when one views their probable effect alongside the already impressive record of private industry with the tools fashioned in housing legislation of past years.

The third episode in this legislative trilogy was the introduction of the Administration's housing bill on February 27, H.R. 9537, by Representative Widnall (Republican, New Jersey), and S. 3302 by Senator Capehart (Republican, Indiana). The bill is a moderate one in most respects and seeks primarily to bring the housing laws closer to that recommended in 1954 — the first housing bill proposed by this Administration unfortunately diverted from its purpose by the investigations of abuses in the section 608 program.

Here are the principal provisions of the Administration's bill:

a) Make the FHA Title I (home repair and improvement) program permanent, increase the maximum loan from $2,500 to $3,500 for single-family units, and from $10,000 to $15,000 for multi-family structures, and increase the maximum term from three years to five years.

b) Provide housing for elderly persons (60 years and older) by permitting third persons to make downpayment and co-sign the mortgage. Amend section 207 to provide more liberal insurance for rental housing for elderly persons; i.e., 90% ratio of loan to value where 25% of the units are designed and held for elderly persons; and where mortgagor is a non-profit corporation make the 90% ratio based on replacement cost instead of value.

c) Liberalize the section 221 low cost (relocation) housing program — which hasn't produced a unit since its enactment in August 1954. Proposed terms are almost identical to the Rains subcommittee recommendations; i.e., 40 years and 100% ratio of loan to value, except that the maximum mortgage limit urged by the Administration is $8,000, and $10,000 in high-cost areas.

d) Make the Capehart military housing program permanent.

e) Remove the $15,000 limit on mortgages bought by FNMA's secondary market operation, reduce the stock subscription from "not less than 3%" to "1% or more," and make more flexible FNMA's pricing formula to permit it to lead the market instead of following it.

f) Provide for 70,000 new public housing authorizations for the next two fiscal years and restore the requirement that a community have a workable program for the prevention of slums as a prerequisite to public housing.

g) Eliminate sales preference requirements in order to dispose of Lanham Act housing as expeditiously as possible on a competitive basis to the highest responsible bidder.

h) Provide an additional $100 million to the college housing revolving fund but increase the interest rate to one more competitive with the private money market in order to encourage the participation of private enterprise in this field.

I have purposely omitted any reference, which the above three legislative efforts have made, with respect to the broad field of urban renewal and neighborhood conservation and the very important FHA section 220 rehabilitation mortgage insurance program. The Lehman bill, too preoccupied with public housing and direct lending, brushes lightly over the subject as if viewing slums only as the rationale for socializing the housing industry. Actually, the Lehman bill's sole reference to urban renewal is a proposed increase of the federal taxpayer's cash contribution from 66 2/3% of the net project cost to 90%. The Administration proposes nothing substantial in this area other than to increase the money available for urban planning grants from $5 million to $10 million, on the theory that henceforth the problem of urban renewal is *administrative* on the national level and one of *will* on the local level. However, the Rains subcommittee took the FHA to task for lack of imagination and its negative approach toward making section 220 rehabilitation mortgage insurance do the job it was designed to do. From the standpoint of accomplishments to date (practically zero) under the section 220 program it is difficult to take issue with the Rains subcommittee, although evidence is mounting that the FHA is measuring up to the great responsi-

(Please turn to page 35)

This is the visual control room devised by Century Builders, Inc. of Seattle. Operators Arthur Hirmann (left) and Bill Young are responsible for cost control and keeping tabs on the entire operation, all from this one room.

Exterior view of a typical home built by George Rowley and his Century Builders organization. Construction control system coordinates work on interior and exterior, right through to completion of the house, which isn't sold until landscaped properly.

By KENNETH R. MACDONALD

Get Your Homes Built On Schedule

Construction schedule lapses can be a major hazard in your building operation. This Seattle company has devised a new visual control system that keeps every phase of each project right up to date.

A UNIQUE method for recording progress in the actual construction of homes has been developed by George W. Rowley for his Century Builder's Inc., Seattle home building firm now at work on two major tract developments.

Called by Rowley a "visual control board," his method of cost control is one which could easily be adapted by home builders everywhere to cut the construction time for each house by several weeks.

In addition, Rowley says, the visual control board enables executives of the firm to check the progress of its jobs at a glance. The method also helps to determine if sub-contractors are delinquent in their work and provides additional time for supervisory personnel to complete their duties more efficently.

"Use of the visual control board," Rowley says, "begins just as soon as a new project is scheduled. The plumbing, electrical, masonry, heating and siding contractors are given information sheets from the processing department.

"These sheets explain exactly what is to go into each job, and the same data sheets go to our superintendents and supervisors. Then the lot is cleared, the hole is dug and the foundation is installed, and the visual control board systematically pushes the job on to completion."

Rowley says an important factor in operation of the visual control board is it furnishes immediate knowledge of the completion date, enabling the company to keep lost time at an absolute minimum.

The control board consists of vertical removable metal slats which have 80 holes drilled in them. On the top of each slat is a place for the job number, under which is an indication of the type of house, denoted by a certain color.

"There are approximately 48 general operations in the building of a house," Rowley says. "Under these 48 categories we have a few additional classifications which show such job specifications as garage, carport, basement, and so on."

The board has pegs in two colors: yellow to signify an item has been ordered and is in process,

and red to signify the operation has been completed.

The visual control board is operated by Arthur Hirmann and Bill Young, members of Century's top executive staff.

To understand how the board functions and how it may be applied to operations elsewhere in the country by readers of the JOURNAL, Mr. Hirmann describes its operations in terms of a specific house, following that house through from start to finish.

"First," Hirmann explains, "the foundation forms are laid and an inspection is ordered. After the foundation has been poured and stripped, our field superintendent calls in for lumber.

"In turn, the visual control room will call our supplier for lumber, window sash, roofing, siding, foundation, drain tile and closure frames.

"When the framing crew arrives on the site, everything is available and ready for it to work on that specific job. Our gutter is all stockpiled and is delivered to the jobsite when the lumber is ordered.

"After the framing operation has been completed, the pickup crews are ordered to install the closure frames, backing, etc. When this is complete, the roofing and siding men come on the job and the electrical, plumbing, masonry and heating subcontractors install their respective equipment after the house is framed and the roof is put on.

"The materials are all ordered well in advance, which helps to cut down construction time considerably.

"Each subcontractor completes his job and calls into the control room to let us know the work is finished. At this time the item is pegged with a red color to show that the job is completed.

"At this point in our construction, we are ready for a cover inspection and the visual control room again contacts the inspector. Following the cover inspection, the plaster board is ordered installed.

"Between the taping of the plasterboard and the second coat of spackling, the floors are laid. Cabinets, interior trim and doors are ordered and installed when the plasterboarding is complete. Here again all cabinets and interior doors are ordered well in advance and are waiting for the control room to call for delivery.

"The finishing foreman notifies the control room that the interior trim is completed and an order is issued to have the house painted. This is followed by the order for linoleum, Formica, tile and final electrical equipment.

"At all times when an item is ordered for delivery, a yellow peg is placed in the proper spot in the control board.

"With the installation of linoleum and Formica, we order our final plumbing and floor finish. When these jobs are completed, the subcontractor calls in his report and our finishing crew again moves in to install the base and the hardware.

"The house is trimmed out and we order it to be cleaned. While the house is being finished on the inside, the final lot grading and concrete work gets under way. After the house has been cleaned inside and out, the visual control room orders out the final inspection after which the house is ready for occupancy."

1956 Housing Legislation

(Continued from page 33)

bility which the Congress tendered it under this all-important program.

The National Association of Real Estate Boards through its Build America Better program views the section 220 program as the keystone to the whole national urban renewal effort. NAREB believes that the program will work and is making a concerted effort through its more than 1,200 boards to bring to the attention of Realtors and property owners the advantages of this mortgage insurance for rehabilitation and neighborhood conservation in urban renewal areas.

However, NAREB has this criticism of an anomalous situation in the law which makes it easier for a community to qualify for federal capital grants to "redevelop" an area than to qualify for section 220 mortgage insurance which is directed at rehabilitating an area to prevent it from declining to the point where costly "redevelopment" (condemnation and clearing) is the only answer. The reason for this is that the Urban Renewal Administration imposes a less rigid requirement on the community for federal funds for planning for redevelopment than the FHA requires of the community in the way of housing codes, their enforcement, etc., as a prerequisite to approving the area for section 220 insurance.

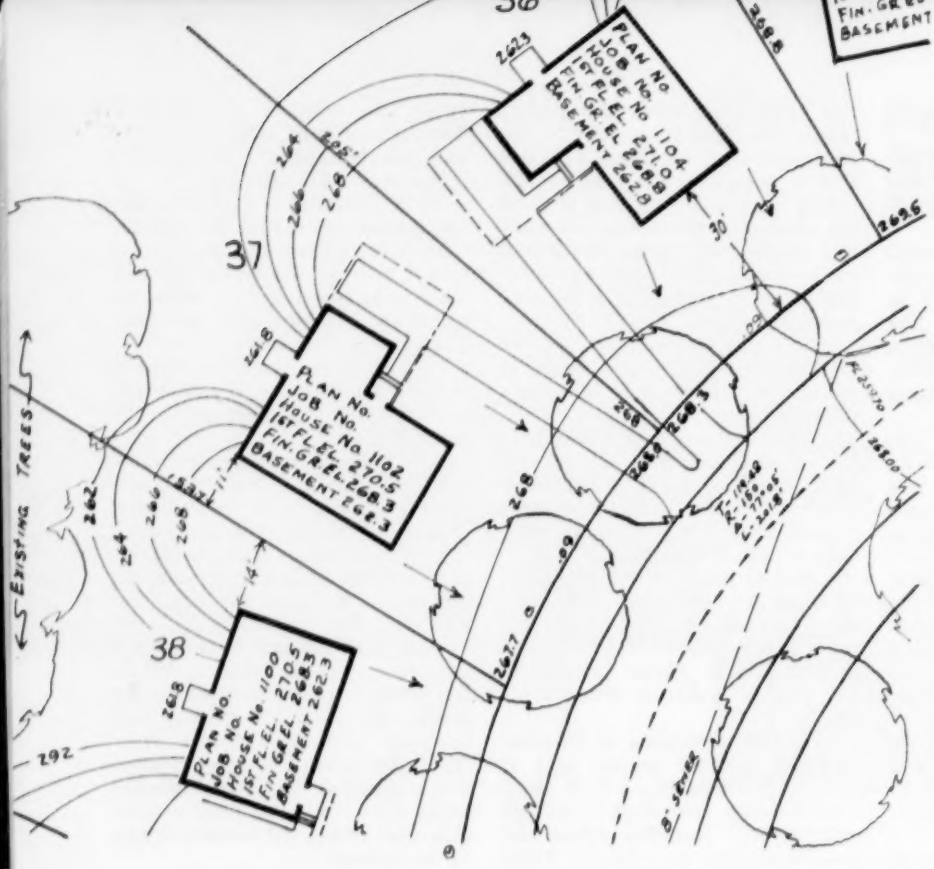
NAREB will therefore propose to the Congress that there be a uniform standard of eligibility for all federal financial assistance, and that the required workable program for the prevention of slums and blight include an adequate housing code in operation.

In accordance with policy statements adopted by NAREB's 1955 national convention, every effort will be made to make more effective the role of the Federal National Mortgage Association in providing mortgage funds particularly for existing housing and in areas experiencing a shortage of money. In this, as well as in the area of the FHA multi-family programs, NAREB finds itself in substantial agreement with many of the proposals advanced by the Rains subcommittee and the Administration.

However, equally impressive are the areas of disagreement, for NAREB views the continuation of public housing as an unnecessary, costly venture of the government in an area where private enterprise is doing a commendable job in providing housing for the American people. Also, NAREB will join other industry groups as well as the Administration in opposing Cabinet status for the government's housing agencies, as well as the mammoth public housing and direct lending middle-income housing proposals in the Lehman bill.

Before this article is published the Realtors' Washington Committee, consisting of approximately 90 Realtors representing every State in the Union, will have met (March 21-22) and reviewed the many proposals covered in the Lehman, Rains, and Administration formulae in the light of NAREB's convention-endorsed policies. Then it will be the function of the RWC staff, supported by NAREB's recently organized Department of Public Affairs, to bring to the attention of the appropriate Congressional committees the views of the nation's Realtors on the many varying proposals which so directly affect the real estate and home building industries.

Yes, politics and housing will combine to make 1956 an eventful year for the real estate industry.



Furnishing VA or FHA with complete site plans is essential to speedy processing of loan applications, especially for the master certificate of reasonable value. This plan shows exact measurements and layouts for lots, streets and sewers. It shows existing trees, planted trees, contours of finished grade, direction of drainage, location of proposed future grades, elevations of the finished houses. This plot is in the Grandview project in Cedar Rapids by builder Ray Hertz.

By RAYMOND D. ORR*
Manager,
Mortgage Loan Department
Merchants National Bank
Cedar Rapids, Iowa

Watch Your FHA-VA Loan Processing—
It Can Make You Money

How often have you lost a sale because an FHA or VA loan application failed to get the proper valuation or bogged down completely because of delays and red tape? Before we blame the agency officers for such cases, let's make certain we've prepared the plans and specifications correctly. Better cooperation with FHA and VA can erase many financing problems.

YOU may often feel that the red tape of using FHA and VA loans far overshadows these programs' benefits. Certainly there are many problems. However, they are not insurmountable. If we analyze such problems and give more attention to the proper filing of loan applications, we'll see that we can get higher valuations for our houses and speed application processing time.

In the plans, specifications and other exhibits accompanying the application, the builder too often does not supply FHA and VA with enough facts to properly reflect the value that the individual case or project deserves. The FHA and VA officials I have dealt with constantly tell builders and loan officers that plans and specifications must be properly

*In ten years of selling and financing real estate, Mr. Orr has become intimately familiar with FHA and VA loan intricacies. As a real estate man he gained a clear realization that proper filing of loan applications often makes the difference between closing or losing a sale. His experience as a loan officer has strengthened that conviction. He also keeps in constant touch with homebuilding problems as president of a small company which will put up 14 houses this year in the $14,000 to $18,000 price range.

Aerial photographs of your project site are worth many times their cost by making it easy for FHA or VA officials to picture the location of schools, streets, transportation, churches, and the calibre of the surrounding neighborhood. This view shows a project of Cedar Rapids builder Lester Zobac in the left foreground.

drawn and filled out. Too often the architectural department is forced to read between the lines of the descriptions of materials form (No. FHA 2005 and VB4-1852) to determine exactly what the builder is trying to represent as a completed building unit.

Here are a few examples of errors and omissions in actual cases processed. They may help show you why these builders did not receive the value they would have enjoyed had the plans and specifications been more clearly drawn.

In one case the loan applicant (applying on a conditional basis) complained about the valuation received from VA. Upon visiting the VA office it was easy to see why.

Whether you are a real estate man handling financing for your contractors or not, you can close more new house sales faster by taking time to make sure each client's application is correctly filled out and his plans and specifications properly drawn. You can offer great service to your contractors by helping them cut FHA and VA red tape.

The house was a conventional 1½ story model with a stairway to an uncompleted attic. The attic had two shed dormers on the front and a dormer on the back. However, the elevation views did not clearly represent these dormers.

1) One elevation view showed no dormers at all.

2) The rear elevation showed a dormer on the rear, and the front elevation showed no dormers on the front. An end view showed dormers on the front only.

3) The description of materials said there would be insulation in the ceiling, but actually the insulation was to be put in the roof so the attic could be finished later for living space.

However, the VA would not give additional value for the insulation in the roof between the rafters because the plans did not call for ventilation between the insulation and the roof sheathing, and the insulation specified did not provide adequate insulating value.

Had the builder shown he intended to run the insulation along the ceiling joists, up the purlins and across the top of the roof section in the attic, full

VETERANS ADMINISTRATION

January 10, 1955

Dear Mr.

We are returning to you plans and specifications and Form 1805, Request for Determination of Reasonable Value, because so many items have been omitted from plans and specifications and 1805 that it will be impossible for the Cost Section to establish reproduction costs and Fee Appraisers to arrive at a fair appraisal on this type of submission.

For your benefit and information the following items are found to be missing:

Item 1. Where a veteran is named in the transaction it is necessary that the named veteran sign the specifications, as well as the contractor.

Item 2. On the back side of Form 1805, Request for Determination of Reasonable Value, the certification at the top of the form must be signed by the builder and in the overprinting you should show who will bear the cost of construction financing.

Item 3. In the Description of Materials under Section IV indicate the thickness and type of basement floor fill as well as the mix and thickness of the concrete floor.

Item 4. Paragraph 3010 of the Minimum Property Requirements Handbook states that two per cent of the square foot floor area will be in light and ventilation. Please modify the basement plans to meet this requirement.

Item 5. The elevations show stone work on the front of the house, yet the specifications do not indicate the type of stone to be used. Please designate the type or kind of stone if stone is to be used, and if stone is not to be used, indicate the type of facing that will be substituted.

Item 6. It will be necessary that elevations be indicated on the plot plan in order that a proper consideration for lot improvements may be fairly considered.

Item 7. Inasmuch as there is no contract submitted with the proposal, processing will be stopped until such time as a contract is received. It should be indicated in the contract whether or not the named veteran owns the lot or if the lot is being purchased from the builder.

Item 8. Section 4080, 1C, states that all basement posts supporting a girder shall be 6" x 6". Therefore, the post supporting the stair girder indicated as 4" x 4" cannot be accepted.

Item 9. The plans indicate view window but no designation as to whether this is plate glass with a storm window or if it is Thermopane.

Item 10. The Veterans Administration requires that the heating contractor furnish a guarantee that the heating plant and the design of the installation will heat the house to 70° when the outside temperature is a -20°, or a total TD of 90°.

Item 11. Minimum property requirements will not permit us to accept the frame wall separating the garage from the remaining portion of the basement. This will necessarily have to be a masonry wall and the garage door will have to be metal clad on the garage side or some type of fire retarding door.

Item 12. There are many places where the plans and specifications do not conform. The basement wall plan indicates the center girder to be 6 x 8 laminated, whereas the Cross Section indicates a 6 x 8 laminated girder and the specifications also indicate a 6 x 10 laminated girder. This type of submission can only lead to confusion on the part of the Veterans Administration, the Compliance Inspector in the field, and the contractor, as well as the veteran and the financier. In order to eliminate any possible controversy, we ask that you conform the plans and specifications in their entirety.

We shall expect to receive a reply containing all of the corrections within the next fifteen days. If a reply is not received within the next fifteen days, it will be necessary that we cancel your request and all supporting papers will be returned to you at that time.

Very truly yours,

Enclosure 2

If you've ever received a letter such as this, you're undoubtedly familiar with the advantages of preparing FHA and VA loan applications correctly. The deficiencies listed in this letter will further help to show you the type of errors frequently made.

additional credit would have been given as this method would provide insulation for future expansion and would also provide ventilation between the roof rafters and the finished area.

4) The wiring diagram did not show the number of outlets in the basement area.

5) The wiring diagram called for Romex type wiring in the basement, even though the code for the particular town required that all wiring in the basement be enclosed in metal conduit. Therefore, the VA did not give credit for the extra expense of conduit for basement wiring.

6) The kitchen exhaust fan was described merely as: "Kitchen vent fan will be installed." The plans did not show how much sheet metal work was required, nor did the description of materials give the size, capacity or brand name of the fan or whether it had variable or fixed speed.

7) The description of materials said the doors would be 1⅜" plywood doors. The general requirement in our area is that exterior doors be 1¾" and interior doors 1⅜". No mention was made whether exterior doors would be 1¾", whether they would be hollow core or solid, or whether they would have hardwood facing, be panel doors or any other variation. This item alone would reflect a big difference in materials cost.

8) Kitchen fixtures were inadequately described. To get proper valuation, these items should be clearly described: sink size, garbage disposal, additional cupboard space, work table space, bread board (if any), built in ranges, refrigerators, ironing boards, etc.

9) The floor covering for the kitchen and bath in this case was listed only as inlaid linoleum. Grade, type and method of installation, whether coved or straight, were not given.

10) It was not established whether the stairway to the attic would be finished for future use of the attic area or what type (if any) stairway would be installed. There was no mention of a subfloor for the attic area or whether the floor for the attic area would be finished at the time the property was delivered to the purchaser.

Here's the amazing thing about this case:

After analyzing the application carefully and getting the proper information, it was found the house qualified for more value with the VA than the contractor had agreed to sell the property for.

However, as first submitted, the Certificate of Reasonable Value (CRV) was $1,200 less than the sale price because in each case of improper description, the VA was forced to give only minimum value as set forth in the Minimum Property Requirements booklet.

Many times builders ask how a prefabricated house often gets a value equivalent to the conventional house when "our conventional house has better installations and more substantial construction than the prefabricated house."

You can see the answer clearly when you examine the description of materials and plans submitted on most prefabricated houses. Every detail is described minutely. Every item that may be contributing to construction expense is carefully brought out for the

Sample cases of VA and FHA loan applications and processing, all forms properly filled out, are available for a nominal charge from the Mortgage Finance Department, National Association of Home Builders, 1625 "L" Street, N.W., Washington 6, D.C.

architectural division of the FHA and VA, and they give value accordingly.

In the whole process of planning a house, the most valuable time you can spend is in the proper preparation of the description of materials, plans and specifications. When you increase the property value, you increase the amount of the loan available on it. This lowers the downpayment for the buyer and makes your selling job easier.

For example, a builder who increases the valuation of his property under FHA appraisal by $500 would decrease the amount of downpayment his buyer would have to pay by at least $365. In lower cost houses, this often makes the difference between closing or losing the deal.

In many cases I have found that an increase of $500 in valuation on the average builder's application is easy to obtain. All that's required is a careful checking to see that the plans and description of materials properly describe the building for which the loan is being applied for.

Why not take this extra care with your applications? Not only will the valuations you receive from FHA and VA be more in line with your sales price, but the FHA and VA will process your case much faster. They will not have to take the time to ask questions and search plans and specifications for the facts they need.

It's also good practice to duplicate information wherever the same information may be questioned on any materials, equipment, or construction of items that are not clearly shown elsewhere in the description of materials, even if it is a repetition.

If you have a volume building operation and have obtained a master commitment from the FHA or VA, you've undoubtedly learned that changes on this master commitment are very agitating to these agencies. Some VA offices absolutely refuse to make changes on the CRV after the master CRV has been issued.

Therefore, it is most important for volume builders who submit tracts of houses for master commitments to list all the variations for optional equipment your local FHA or VA office will allow.

Front elevations should be clearly described so that higher cost elevations will receive more valuation than the plain fronts. For plans including an overhang, a gable, or offsets in the front to change the elevations, careful descriptions should be made and labeled as "Overhang Plan A," "Gable Plan B," "Offset Plan C." Optional equipment should be described and labeled in groups in a similar manner.

The more of these variations you clearly describe in the master plan, the easier it will be to satisfy the desires of individual buyers concerning style and optional equipment.

You can help FHA and VA even more by submitting an aerial photograph of the tract development along with the plot plan. This will show the FHA and VA the relationships of new property to existing residential areas. From your viewpoint it will be to your advantage when talking to the official about your tract to be prepared to pull an aerial view from the files and discuss the interconnecting streets, shopping facilities, schools, transportation and calibre of homes in the surrounding neighborhood.

By cooperating with FHA and VA officials and meeting their requirements you can remove many of the headaches and delays in selling houses. You'll gain time and many extra dollars.

Realtor's Sign Wins National Award

THIS highway advertising sign, designed for the George M. Lemon Real Estate Company of Yakima, Washington, has won recognition from a national manufacturer.

Minnesota Mining and Metal Manufacturing Company of St. Paul, Minnesota, selected the sign as an outstanding example of the use of "Scotchlight" brand reflective sheeting. The sheeting makes the sign visible in full color under auto headlights at night. An award of $100 went to the Parke Sign Company of Yakima, producer of the sign.

The prize-winning sign is a modernistic five-by-eight foot outdoor sign which pictures a landscaped rambler-type home behind a brick wall.

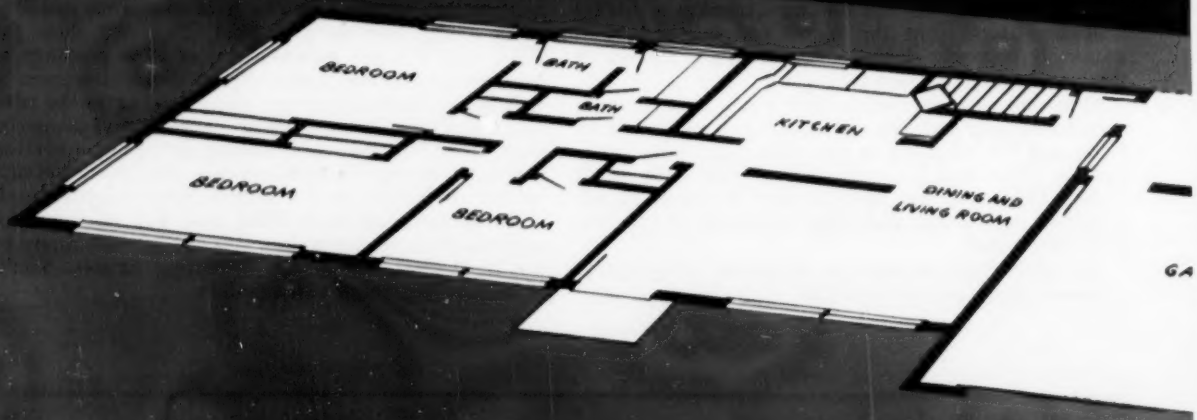
nine houses...

—just a glimpse of the 45,000 design possibilities with a

BEST freestyle HOME!

Right now builders are taking *immediate action* to introduce Best "Freestyle" Homes at the start of the 1956 building season. These men back up Best with reports that the "Freestyle" development is a "hit"!

The Best dealer has only one, two or a maximum of three basic plans to work with—depending on his choice. Yet each plan gives him 45,000 opportunities to sell a customer, for that's how many separate home designs are possible.



Moreover, the customer creates the design himself, using the new Best-designed sales tool, the "Silent Architect". He *sells himself* on his own "individualized" home. This is a freedom of design formerly available only with high-cost custom building, with the customer retaining his own architectural firm.

1956 building plans are underway—*now* is the time for you to offer Best "Freestyle" Homes in your area. Wire or phone us—or airmail the coupon. Get the facts you need about a profitable Best dealership.

W. G. BEST homes
EFFINGHAM, ILLINOIS

no garage, gable roof, double hung windows | no garage, flying gable roof, sliding aluminum windows | no garage, hip roof, "high" sliding aluminum windows | carport, gable roof, sliding aluminum windows | carport, butterfly roof, "high" sliding aluminum windows

THE BEST COMMUNITIES OF TOMORR

One plan!

BEST "takes you by the hand" and helps you with:

- ✓ Land planning and subdivision
- ✓ FHA and VA processing
- ✓ Interim and permanent mortgage financing
- ✓ Sales and advertising

The sensational Best "Silent Architect" lets your customer design his own home—even showing him what the completed house will look like. The "Silent Architect" can be adapted to the entire "Freestyle" line or the limited selection you may decide to offer.

Clip and mail this coupon today!

W. G. Best Homes Co.
Effingham, Illinois

I want facts on Best "Freestyle" Homes for 1956—plus information on the sensationally-unique "Silent Architect". Please rush, at no cost or obligation.

Name_____

Firm_____

Address_____

City_____ State_____

carport, flying gable roof, double hung windows

1 or 2-car garage, flat roof, sliding aluminum windows

1 or 2-car garage, hip roof, "high" sliding aluminum windows

1 or 2-car garage, flying gable roof, double hung windows

OW ARE BUILT WITH 'BEST TODAY!

Organizing an effective merchants' association can do much to make your shopping center a success. Without one, or with one that is poorly organized, you can endanger your entire operation. Following the suggestions of this leading authority will help you avoid mistakes or correct any already made.

Setting Up Your Merchants'

A LARGE part of any shopping center's success will depend upon the vigor and health of its merchants' association. Yet no phase of shopping center planning, designing, leasing or operation offers more of a challenge than the creation and perpetuation of an effective association. It is a problem requiring diplomacy and finesse in finding a satisfactory balance between the many conflicting interests prevalent in any group containing large tenants, small tenants, chain stores, independents and owner.

The requirements are far too complex and contain far too many variables to find any one answer that will serve as a formula for all or even most shopping centers. Far too many problems remain unsolved and too many new principles are being discovered to permit the establishment of a magic formula. Just as the shopping center itself began as a necessity so has the merchants' association come into existence as a means of insuring the success of the experiment. An examination of the results of these experiments in shopping center merchants' associations — and the lessons learned from them — will lead only to the fact that a merchants' association is necessary for the welfare of each merchant and the owner.

Determine the Group's Aims

To place the importance of a shopping center association in proper perspective it is advisable to find a satisfactory answer to the questions: Why have an association? Is there really a need for such an organization? There are many answers available to these questions, but one especially seems to be conclusive. Because of parking and other considerations, a shopping center is usually built away from established trading areas. The tenants are then presented with the need of developing and maintaining new shopping habits for prospective customers, to create a new pattern of traffic.

This effort to divert a shopper from her established routine is recognized by top merchants of the world as a major undertaking. Convincing the shopper is a continuing requirement. Curiosity will be responsible for many people making a first visit to a new shopping center but the successful center must bring them back again and again. It seems obvious that the combined draw of all the participating merchants, through the merchants' association born of good faith and cooperation, can do this more effectively, more quickly and more cheaply than can the individual tenants and the owner acting independently. Because every visitor to a shopping center is a prospective customer of every store, it is of prime interest to ev-

By H. WALTER GRAVES
Vice-President
Albert M. Greenfield & Co., Inc.
Philadelphia

Association

"Because every visitor to a shopping center is a prospective customer of every store, it is of prime interest to every store owner to get people coming to the center and not just to his store."

ery store owner to get people coming to the center and not just to his store. Everyone connected with the center should be interested in advertising the center *as such*, as well as merchandise in an individual store. The shopping center association likewise offers its members an opportunity to solve many mutual administrative problems such as employee parking and hours of opening and closing.

Which Tenants to Join

The first problem confronting shopping center management concerns *Membership:* Shall membership in the association be mandatory or voluntary? The Urban Land Institute in its Technical Bulletin No. 20 of July, 1953, disposes of the question quickly and summarily with this statement: "Experience indicates that membership in the association should be a requirement of the lease and that dues collection for the association should be made at the same time as the rent."

There can be no disagreement with this statement except that it fails to recognize some of the practical problems which may prevent reaching such a satisfactory solution. *There is a strong tendency on the part of many chains to resist the inclusion of any clause that will make mandatory the maintenance of membership in a merchants' association.* This resistance becomes more adamant as the lease term becomes longer. In any event, none will agree to a clause that might be considered a blank check. The clause must be modified with provisos such as this: "That any payment required of a tenant shall bear reasonable relation to the payment required of other tenants in the Center," and "The payment required of the tenant shall not exceed in any rental year a maximum of (blank) cents per square foot of the gross area leased to tenant."

Even with such limitations, some unwillingness to accept such a clause is apparent. Supporting this position is the reluctance on the part of real estate salesmen and lease negotiating personnel to endanger a deal by insistence upon such provisions. How much the exclusion of this mandatory clause is due to the tenant's objections and how much is due to the timidity of the real estate sales force will probably never be determined because it cannot be measured in a quantitative sense. Nevertheless, the suspicion persists that timidity must bear much of the blame.

No tract of land laid out as a shopping center is predestined to achieve success. It is not until the key tenants have been signed that other tenants are attracted to negotiate for leases. If, to sign the key tenants, it is considered inexpedient to insist on a provision in the lease making membership manda-

Your Major Tenants Must Take Part . . .

tory in a merchants' association, it becomes increasingly difficult to require it of the other tenants. The inclusion of the mandatory clause is the exception rather than the normal practice, and in most instances those responsible for the center's operation and promotion must learn to live with the voluntary association. Management must, however, constantly exert effort to keep that voluntary association alive and active.

When an association is created, thought must be given to *Representation:* What voice is each tenant to have in directing the association's affairs? Shall each tenant, regardless of size, be entitled to one membership and one full vote in the association? Shall a small service shop with 1,200 square feet of space be permitted an equal vote with a department store leasing 150,000 square feet?

These are not easy questions to answer. Each case is unique and must be governed by an appraisal of all of the circumstances. *Common practice is to permit each tenant one membership in the association with one vote.* This is not as unacceptable as it might appear at first glance. It must be remembered that in a voluntary association participation in the association's activities is likewise on a voluntary basis. In the event the majority action of the association places a greater burden upon the large tenant than he is willing to assume, he is under no compulsion to participate. There can be few successful projects in a center without the participation of major tenants. Other members of the association are fully aware of these facts and experience has shown a willingness on the part of the association members to give special weight to the wishes of major tenants.

Where to Get the Money

Financing presents one of the early problems that the association must meet and solve. Many plans have been tried for the establishment of an equitable system of contribution to the association's costs. There is no one best formula. Again circumstances must govern the choice of systems. *The most frequently used plan calls for a flat yearly or monthly membership fee payable by all members alike, regardless of size.* Each individual store pays for its own newspaper space and radio time, and all costs of institutional advertising, prizes and other promotional expense are assessed against the members on an agreed basis.

The distribution of this assessment among the members has taken many forms. In some cases it has been based on total square feet leased, in others on selling space, in others on minimum rents. Sales volume has furnished a basis and in still other cases an attempt has been made to combine one or more of these methods.

None of these methods is completely satisfactory. Many stores object to the use of volume figures as a basis for the assessment because they don't like to disclose their sales figures. The owners may have established, for valid reasons, a variance in minimum rent. They consider this as confidential between the owner and the individual tenant, and they object to its use for fixing the assessment. Complicated formulas combining some or all of these ideas are difficult to explain and more difficult to administer. *In the absence of compelling and unique reasons, the total square footage leased probably offers the most satisfactory basis for assessing these costs.*

Should Owners Contribute?

The owner's and agent's participation in the organization and operation of the association is subject to several approaches. There are actually two phases of this problem that warrant examination. First, what financial contribution, if any, shall the owner make to the association's operating expense? At the risk of being accused of straddling the question it must again be said that each case must be decided upon its own merits. *Ordinarily the owner agrees to bear some share of this expense, and this contribution varies from one-fourth to one-half of the promotion cost.* It must be borne in mind that this percentage should not be based upon the total of all advertising and promotional cost. There is certainly no obligation on the part of the owner to share a variety store's advertisement to sell parakeets and garbage pails or the drug store's attempt to sell aspirin and razor blades. The owners should limit their participation to a share of institutional advertising, prizes, special events and other center-wide promotions. This differentiation between institutional and merchandising advertising should be sharply drawn. Otherwise an owner will find himself paying a part of the expense not properly chargeable to him.

The second phase of this problem is the extent of the owner's participation in the association's day-to-day operation. To avoid appearing to interfere in association affairs most owners are willing to accept a non-voting membership. But experience indicates that without the active and energetic assistance of the owner or his agents there will be few joint undertakings and the association will exist in name only.

Unless the owner or his agent stimulates interest, originates and assists in launching promotions, maps out programs, prepares budgets and coordinates all activities, there will be no association. Without an active association the center and every store in the center loses business to the competing center that does maintain an active and aggressive merchants' association.

Job for a Professional

So strongly held is this belief that my own firm, Albert M. Greenfield & Co., Inc., has secured (at considerable expense) the services of a representative experienced in both administration and sales promotion work to handle this function in the shopping centers for which the firm acts as agent. This plan has the advantage of spreading the cost of these services among several centers and will in time permit the development of a professional approach to the creation and functioning of shopping center associations. It is a service which we believe a complete real estate organization owes its owners and tenants.

Some centers have attempted to solve the problem by employing the services of an advertising agency. This solution is workable but does have some serious defects. First, it places the burden of the entire cost upon one center. In the case of most neighborhood centers and some regional ones this

additional expense siphons off too great a portion of the total promotion budget. Then too, the agency, if it is at all successful, can afford to devote only a part of its time to the center. Finally, most agencies because of diversified interest are unable and unwilling to assume the many necessary duties which are not strictly an agency function, such as apportioning costs or decorating the center at Christmas or Easter.

Type of Organization Important

Form of the organization and staffing of the association presents no Herculean problem but it is worth some scrutiny because by its skillful use some advantages are to be gained. In addition to the usual elective offices of president, treasurer and secretary it is well to have a board of directors of five or seven members. It is no secret that people take more interest in an organization if they feel that they have a positive role in its operation. The five- or seven-man directorate places that many more hands at the disposal of the directing officer. *A permanent promotion committee, and as many other committees as are necessary, is also desirable.* It offers an opportunity of placing the center's promotional or other efforts under the control of those most capable of directing this work. Major tenants should be represented on this promotion committee. Since these committees recognize the success of any promotion is dependent upon the participation and financial support of the major tenants, the committee is inclined to tailor its actions to meet these conditions. This is in fact an effective means of overcoming disadvantages resulting from giving each member, large or small, one vote in the association's affairs.

A paid part-time or full-time secretary is almost a necessity for successful operation. There is too much correspondence, newsletters, notices, billing and the like to be assumed by any one member whose main effort must always be to make his own store pay. In the absence of a paid employee this work is either done late or not at all. This requirement need not be a burden on the association. In most instances, a part-time employee can adequately carry out these duties. Some centers are getting the work done for $50 or less per month.

The type of promotion to be undertaken by the center is of vital importance to its growth. Much money has been wasted in carnival-type ballyhoo which brings *crowds* but not *customers* to the center. Thousands of the curious will turn out to see a high diver risk his neck diving into a small tank of water. Few of these turn out to be customers and some never again visit the center. *The purpose of bringing people to the center is not to provide entertainment or diversion. They should be induced to come and buy.* A carnival-type promotion has its value but its limits should be recognized and its use restricted. There is no substitute for offering attractive merchandise and sound values. The purpose of a promotion should be to bring these values to the attention of prospective customers and to emphasize the advantages of shopping at this particular center.

Effort should be made to build up an equity in each promotion that can be capitalized on in future promotions. Some centers are accomplishing this by running a monthly "Red Ticket Day" or a monthly "Dollar Day" or some other recurring event. Each event then has the weight and force of all previous advertising. It is possible to make the customer aware of the recurring nature of the event and to have her watch for them. Without belaboring the obvious, it can be pointed out that the wider the participation of all merchants within the center, the greater force and success of the promotion. *But not so obvious is the fact that profitable promotions can be had without 100% participation.* Chain stores which formerly relied solely on group advertising and department stores which have previously placed all their advertising eggs in the metropolitan newspaper basket have begun to learn the necessity of local advertising and participation in local promotions. Not all have accepted this fact and in nearly every center there will be a few non-participants. These few should not be allowed to defeat the cooperative effort of the other tenants and should not be allowed to become a reason for non-cooperation.

Keep It Going

The perpetuation of the association offers a far greater challenge than its creation. It would be simple if management could dust its hands after launching an association and walk away from a completed job. Such is not the case. The plant must be continually nurtured and cultivated. Original enthusiasm will help to start a new organization but when this enthusiasm wanes a real job remains, requiring salesmanship, perseverance and patience. At no time can management walk away from an association and forget it. Whether membership in the association is on a voluntary or mandatory basis, management must make a major effort to keep it alive and active.

10 STEPS TO GUIDE YOUR PLANNING

1) Find out what your association should accomplish.
2) Decide if membership shall be mandatory.
3) Be sure to win major tenants' support.
4) Determine the voice of each tenant in control.
5) Set up equitable assessments.
6) Get active participation of your centers' owners.
7) Consider use of a full time administrator.
8) Watch carefully your form of organization.
9) Be sure its promotions draw customers, not crowds.
10) Most important: Keep your association going.

Percentage Lease Table, 1956

The percentage lease table below, compiled annually by the Journal, is published only for negotiation and guidance. The figures given by the Journal's "Board of Experts" represents their opinions on percentages in their sections of the nation. The "Board" is composed of Boyd T. Barnard of Philadelphia; J. F. Brownlow of Knoxville, Tennessee; Charles C. Nicholls, Jr. of New York City; Willard L. Johnson of San Francisco, California and Arthur Rubloff of Chicago. Remember that these are averages. Rates vary with stipulations.

TYPE OF STORE	PER CENT FOR RENT				
	Johnson	Brownlow	Barnard	Rubloff	Nicholls
Art Shops	6—10	—	7—9	8—10	7—9
Auto Accessories	3—7	—	3—5	5—7	5—7
Auto Agencies	3—5	—	2—4	3—4	3—4
Bakeries	5—8	—	5—7	5—7	6—8
Barber Shops	10—15	—	10—12	10—12	10—12
Beauty Shops (Merchandise)	—	—	10—12	10—12	10—15
Beauty Shops (Service)	10—20	—	—	15	15
Beer Parlors	—	—	—	10	7—8
Books and Stationery	10	—	8—10	8—10	10—12
Books, Second Hand	10—15	—	10—12	10—15	10
Candy	6—10	10	6—8	8—10	7—9
Candy (with Luncheon)	6—10	—	6—8	8—10	8—10
Cigars, Luncheonette, Sundries	5—7	8	5—8	6—8	4—5
Cleaning and Dyeing	8—10	—	8—10	8	8
Cocktail Lounge	—	—	7—9	9	8—10
Credit Clothing	5—8	7	6—8	6—8	6—8
Department Stores	—	4—5	2½—3	3—4	3—3½
Drug Stores (Chain)	4—7	6—7	3	5—7	5—7
Drug Stores (Individual)	7—10	7	5—6	8—10	8—10
Electrical Goods	5—8	—	5—7	6—8	6—8
Florists	7—10	—	5—7	10—12	10—12
Fruit Stores	6—10	—	12	10	10
Fruits and Vegetables	6—10	—	7—9	6—8	8
Furs	5—8	—	7—9	8—10	7—9
Furniture	5—8	—	6—7	5—6	6—8
Furniture (Credit)	4—7	4—5	6—6	5—6	4—7
Garage (Storage)	40—50	—	35—45	50—65	40
Gas Stations	1—1½c gal.	—	1—1½c gal.	1—1½c gal.	1—1½c gal.
Grocery Stores (Ordinary)	5—7	—	2½—4	5	3—4
Grocery Stores (Chain)	2—4	—	1—1½	2	1½—1¾
Hardware	5—8	—	6—8	6—8	6—8
Hosiery and Knit Goods	—	10	5—8	7—8	8—10
Jewelry	7—9	10	6—8	6—8	6—8
Jewelry (Cheap Costume)	8—10	—	8—10	8—10	8—10
Jewelry (Exclusive)	10	—	8—10	8—10	8—10
Linens	8—10	—	9—11	10	10—12
Liquor Stores	6—8	—	—	6—8	7—8
Meat Markets	4—5	—	4—5	4—5	4—5
Meat Markets (Chain)	4—5	—	4—5	4—5	4—5
Men's Clothing	4—8	7	5—7	5—6	5—7
Men's Furnishings	6—10	10	6—8	8—10	6—9
Men's Hats	7—10	10—12	8—10	8	6—8
Men's Shoes	6—10	7	6—8	6—8	7—8
Men's Shoes (Volume)	5—8	7	5—7	6—7	6—8
Men's Tailors	6—10	—	6—7	8	7—9
Millinery	10—12	10—12	10—12	12½—15	10—12
Motion Pictures	12—15	—	12—15	12½—15	13—15
Optical Stores	7—10	—	8—10	10—12½	8—10
Paint, Wallpaper Supplies	5—10	—	5—7	6	8—10
Parking Lots	30—40	—	40—45	55—65	30—40
Pianos and Musical Instruments	6—10	—	4—7	6—8	8—10
Radios and Television	5—10	—	5—7	5—6	7—10
Radios and Electrical	6—8	—	6—8	8	6—8
Restaurants	7—10	—	7—10	6—8	6—8
Cafeterias	5—9	—	6—7	6—8	6—8
Luncheonetts	7—10	—	7—10	8—10	8—10
Tea Rooms	7—10	—	7—10	8—10	8—9
Specialty Stores (Non-Advertising)	7—10	—	6—7	8—10	8—10
Sporting Goods	5—10	—	6—8	6—8	6—8
Theatres (Combination Vaudeville and Motion Pictures)	10—15	—	—	12½—15	12—15
Trunks and Leather Goods	7—10	—	7—10	8—10	8—10
Women's Cloaks and Suits	6—8	8	5—7	6—8	5—7
Women's Cotton Wear	6—8	10	6—8	8	8
Women's Furnishings	8—10	10	5—7	8—10	8—10
Women's Shoes	6—8	8	6—8	8—10	7—8
Women's Shoes (Volume)	6—7	7	5—7	6—7	6—8
5-10c or 25c-$2 Stores	4—7	6	5	5—6	3—5

37th ANNUAL ROSTER OF REALTORS

NATIONAL ASSOCIATION OF REAL ESTATE BOARDS

REALTORS

N A R E B

NAREB's 1956 President is Clarence M. Turley of St. Louis, a 40-year veteran in real estate. Heading the firm bearing his own name, Turley is a lawyer as well as a Realtor, and his distinguished career includes service as: president of the St. Louis Real Estate Board and of the National Association of Building Owners and Managers; vice-president of the Urban Land Institute and of NAREB's Institute of Real Estate Management. He has served for many years as a director of NAREB and as a member of its executive committee. He has also been a staff lecturer on real estate valuation at Washington University in St. Louis.

MANY Realtors, confining their association activity to membership in their local real estate board, lose sight of the vast and complex organization which guides and controls not only its 57,000 members but the direction of virtually all real estate activity in America.

Within the real estate field, the term "NAREB" is almost as well known as the designation "Realtor." Understanding the organization and function of NAREB is essential to your appreciation of your membership. Here are some basic facts about NAREB that will help you grasp its tremendous importance to you as a working real estate man.

NAREB was founded in 1908 in Chicago by a small group of foresighted real estate brokers who recognized the real need for stand-

Serving his second term as NAREB's treasurer is C. Armel Nutter of Camden, New Jersey. Nutter is a past president of the New Jersey Association of Real Estate Boards, and of the Camden County Real Estate Board. He has served NAREB previously as vice-president, director, and committee chairman. He is president of Nutter Mortgage Service, and has been on the board of governors of the Mortgage Bankers Association. He has also served as president of the Camden chapter of the National Society of Residential Appraisers and as a member of the editorial board of Institute of Real Estate Management.

Eugene P. Conser of Chicago, former secretary of the California Real Estate Association, is completing his first year as executive vice-president of NAREB. Prior to his nine-year period of service with the California association, Conser was engaged in newspaper, trade organization and financial analysis work. Educated at the University of Minnesota and the University of California, Conser has been executive vice-president of the National Apartment Owners Association.

how it works
what it does for you
who qualifies for membership
why it needs your support

ards of ethics and competence for those entering real estate. Since the founding, the association's "Code of Ethics" has provided the backbone of ethical, reputable real estate practice. Every member must pledge himself to uphold the Code, which is why the term "Realtor" has gained its present connotation of honest, conscientious service.

"Realtor" is a designation which only members of NAREB may use — a term which this year will identify 57,000 real estate men.

In addition to NAREB itself are nine affiliated institutes, councils and societies (described on the following pages). NAREB's work is extremely varied, and although seldom publicized, of vital importance to the over-all health of the organization. On a long range basis, NAREB's greatest contribution has been in education. NAREB has been instrumental in the raising of licensing standards; in the enlargement of formal real estate instruction in colleges and universities; and in the encouragement of the publication of textbooks on real estate subjects.

NAREB has been the single greatest factor in the passage of real estate licensing laws for brokers and salesmen — legislation now operative in 43 states. There are now 137 colleges and universities having one or more courses in real estate, and some have extended their coverage of the field to the graduate level.

Largely through the persuasion of NAREB's education committee, a large publishing house printed the first real estate textbook some 30 years ago. In the years following, hundreds of such volumes have appeared, and NAREB's own library (available for member use) now contains more than 4,000 volumes.

Brokers become Realtors by becoming members of local boards of Realtors affiliated with the national association. (There is a small category of "individual members" of NAREB who are not members of local boards.) For the most part, membership is determined by the local boards, who judge the eligibility of applicants. Required of all applicants are records of honest, ethical business dealings, and evidence that they can meet state and local board standards of experience and practice. Local board dues are determined by the boards themselves; national association dues ($15 per year) are standard for all.

Realtors' Washington Committee

In national legislation, NAREB's official voice is the Realtors' Washington Committee. Founded in 1942, RWC has an executive council of 19 members and a total membership of 96.

RWC, working with its staff (comprising NAREB's Division of Governmental Relations), expresses to Congressmen the views of the association on legislation affecting real estate (and such related matters as property taxation). The views of RWC and its members are determined by NAREB's policy statement, which in turn is voted on at the annual national convention.

Among RWC activities is the presentation of testimony before congressional committees considering changes in legislation, and these statements reflect factual studies made by NAREB. This division also serves as NAREB's liaison with the numerous executive agencies of the government.

NAREB has participated in the support of various important items of legislation, and is proud of its accomplishments. In the past, for example, NAREB supported the legislation which created the Federal Housing Administration, which has so greatly expanded home ownership. NAREB urged passage of many parts of the Housing Act of 1954, including the section encouraging urban renewal and the clause permitting easier credit in the purchase of homes carrying FHA-insured mortgages.

The Realtors' Washington Committee is headed by Chairman John W. Bates, Jr., of Richmond, Virginia. In charge of on-the-spot activities in Washington is John C. Williamson, secretary-counsel, and Albert A. Payne, assistant secretary.

NAREB Public Relations

As is true of all large associations, NAREB's activity in public relations is an essential part of its work. The responsibility for carrying on these activities is placed in the hands of the Division of Public Relations, staffed by professional public relations experts.

Most familiar product of this division is *Realtors' Headlines*, the weekly newsletter of the association reporting on market trends, new developments in real estate, business building ideas, Association news and noteworthy items on individual members.

Outside the real estate industry itself, NAREB's impact is felt through a steady flow of press re-

leases on NAREB activities and conditions in the real estate field. These releases are prepared by the public relations staff and provided to the country's leading publications and news services. Besides building prestige for NAREB and its members, these releases frequently stimulate newspaper interest in local real estate activity and conditions.

The Build America Better Committee of NAREB is also served by the Division of Public Relations. This means that technical advice and promotional material supporting the grass roots program of eliminating blight and slums through neighborhood conservation is supplied to Realtors and boards throughout the country for their local activities.

Another major function of the Division of Public Relations is the distribution of material explaining the status and ethical standards of Realtors, and how Realtors are to be distinguished from other brokers. Recently a large collection of material, including press releases, radio scripts and brochures, was prepared for the NAREB "Realtor Committee" and forwarded to all real estate boards for use during the 1956 observance of "Realtor Week," March 11-17.

Edwin L. Stoll is the director of public relations for NAREB; Justin Hinders is the assistant director and also secretary of the Build America Better Committee.

Beyond these basic functions, NAREB provides other important services for its members.

Field Service: This newly-created six-man staff, headed by James J. Spatz of NAREB's Chicago office, is designed to work with individual boards and members throughout the country, in actual on-the-spot visits. The field service will bring to local boards the resources of the entire organization, as well as up-to-date information on real estate developments and practical help and advice on urban renewal and redevelopment problems. The creation of the field service is an important step in integrating and coordinating Realtors' efforts throughout the country, and bids well to become one of NAREB's most effective activities.

Library: NAREB's library and reference service contains the largest collection of books on real estate subjects in the world, all of which are available to members for borrowing. This service also provides answers, when available, to questions on real estate submitted by association members. Director of the Department of Information is Carrie Maude Jones of the Chicago office.

Research Division: This division explores the economics of real estate on a national scale. To obtain a picture of home prices and mortgage money conditions, it conducts regular surveys of a cross-section of the nation's Realtors, the results of which are published in *Realtors' Headlines*, trade magazines and newspapers. Located in NAREB's Washington office, the Research Division is headed by Catherine Martini.

Education: NAREB functions in numerous ways in its educational efforts: through its Committee on Education; through the various institutes which provide specialized information; through its local boards (many of which conduct programs designed to increase the knowledge of their members). At state and national conventions real estate leaders supplement these educational channels with analyses of real estate trends and developments. The Department of Education is situated in Chicago and is under the direction of Kathryn M. Neary.

Build America Better Committee

NAREB has always maintained a deep-rooted interest in the well-being of the nation's housing. In 1950 the National Association began to expand its efforts, and under the leadership of NAREB president Robert P. Gerholz of Flint, Michigan, the first large scale program was published. Subsequently, under the leadership of such outstanding Realtors as Joseph W. Lund of Boston, Alexander Summer of Teaneck, New Jersey, Harold S. Goodrich of Springfield, Ohio, and Fritz B. Burns of Los Angeles, NAREB's rehabilitation program developed the program now so familiarly known as "Build America Better." From 1952 until 1954 Burns provided the energy, effort and concentrated enthusiasm necessary to the program's success. Since 1954 Walter S. Dayton of Bayside, New York, has carried on the work of the organization. Justin Hinders is secretary.

Formerly a council, and now one of NAREB's permanent committees, Build America Better works primarily through helping local boards initiate and extend neighborhood conservation programs.

Two BAB publications are available at no charge: *Blueprint for Neighborhood Conservation* and *Primer on Rehabilitation Under Local Law Enforcement. Rehabilitation As A Business* is available from NAREB's Washington office at $1.50 for single copies and 50 cents in quantity. A film-slide documentary, "No Slums by '60" is available for purchase or loan.

NAREB Membership Requirements

NAREB welcomes interested licensed brokers having good standing in the community. It is NAREB's belief that such brokers need NAREB — and that NAREB needs them.

Membership is arranged through a local board, and in small communities not having a local board, either through the state association or through NAREB directly. Local dues are determined by each board, but the national dues are standard — $15 yearly, paid through the board.

In setting up requirements for membership, boards consider the experience, knowledge and reputation of applicants. In addition to their list of active members, many boards have affiliate or associate memberships for salesmen employed by Realtors, and for others engaged in business closely allied with real estate (bankers, mortgage lenders, etc.).

Real estate men who affiliate with their local board and NAREB must conduct their business in conformity with the association's Code of Ethics. They must pledge themselves to be guided by a high standard of business conduct.

The member receives the benefits of associating with other Realtors having similar problems. He has access to information and assistance not otherwise available to him. He is also entitled by his membership to use the copyrighted term "Realtor" — a title reserved for those who are members of local boards.

MAI – Mark of Appraisal Excellence

A. N. Lockwood, 1956 president of the Appraisal Institute, has devoted 30 years to real estate and insurance work in Newton, New Jersey. A past president of the New Jersey Association of Real Estate Boards (1938), he received the Exceptional Service Award Medal for his administration of the War Department's real estate program in various eastern states. Lockwood has been a member of AIREA's governing council and has served two terms as a regional vice-president. He has been chairman of the committee responsible for compiling the series titled "Appraisal Reporting Techniques." Lockwood is also a C.P.M. and a member of the Society of Real Estate Counselors.

ONE of the most exacting fields of specialization in the real estate industry is that of appraising. Since 1932, the development of an organization to qualify and designate professional appraisers has been as painstaking and thorough as the profession itself.

The American Institute of Real Estate Appraisers, an outgrowth of NAREB's Appraisal Division (originated in 1925), has set as its primary function the creation of a tested and qualified group of dependable appraisers. What the designation M. A. I. (Member Appraisal Institute) means to AIREA's 1,700 members and to professional appraising in general becomes clear from a check of basic membership requirements and its guiding purposes.

Objectives of AIREA

In the by-laws of AIREA are listed these objectives:

1) The formulation of Rules of Professional Conduct, to be required of all members and candidates;

2) The establishment of educational standards for the appraisal of real property, comprising all general fields of knowledge with which an appraiser should be acquainted;

3) The encouragement of training of students in educational institutions for careers in real estate appraising;

4) The cooperation with NAREB and other organizations in developing and conducting educational programs;

5) The promotion of research and publication of material considered essential to the realization of the Institute's programs of study and with which all professional appraisers should be acquainted;

6) The conducting of meetings, seminars, conferences, educational courses and conventions which help to achieve these ends.

Members of the Institute are awarded the designation "M. A. I." and are permitted to use it only in connection with their own name (not in connection with their company or partnership name). The Institute has set up standards which are adequate to test the individual's education, experience and integrity, and awards membership only to those who meet these standards.

Membership Requirements

There are seven major membership requirements which applicants must meet:

1) Have a minimum of five years' experience in the appraisal of real property;

2) Be at least 30 years of age;

3) Submission of three or more acceptable appraisal reports covering work actually performed in a professional capacity;

4) Pass two thorough examinations covering fundamental principles of valuation and the solution of practical appraisal problems;

5) Have a local reputation for integrity and high quality appraisal work;

6) Give a written pledge to abide by the Institute's by-laws, regulations and rules of professional conduct;

7) Maintain some form of membership in a member board of NAREB.

These requirements are uniform for all parts of the country, and rigid enforcement has given the professional designation M. A. I. the same meaning everywhere.

Dues for active members: An-

Appraisal Institute Meetings and Courses

The annual meeting of the Institute is held at the NAREB convention. Other meetings may be called by the Governing Council. Open meetings may be attended by members of NAREB, but participation is limited to M.A.I.'s.

Case-study courses scheduled for 1956 are:

Syracuse University, Syracuse, New York — Real Estate Appraisal I, June 5-16. Real Estate Appraisal II, June 18-30.

Tulane University, New Orleans — Real Estate Appraisal II, June 4-16.

Michigan State University, East Lansing, Michigan — Real Estate Appraisal I, July 2-14. Real Estate Appraisal II, July 16-28.

University of Southern California, Los Angeles — Real Estate Appraisal I, August 6-18. Real Estate Appraisal II, August 20-September 1.

Full information on these courses, registration costs, etc., is available from the AIREA office in Chicago.

nual dues are set at $25, with the Governing Council holding the right to increase these (by two-thirds vote) to $50. Any further increase must have the approval of a majority of the membership. Inactive membership is set at $12 per year. The official publication of AIREA, *The Appraisal Journal*, is included as part of membership, and $7 of the annual dues is allotted for each members' subscription.

Application fee for candidates: Application for admission must be accompanied by a $25 deposit, refunded in the event the application is not approved. If the candidate completes the requirements, his first year's membership dues are waived.

Examination and grading fees: A fee of $10 is charged for each examination which a candidate takes for credit toward the M. A. I. designation, whether taken for the first time or repeated. A grading fee of $10 is charged for each appraisal, demonstration appraisal or written analysis submitted for credit. Each candidate is also required to pay $12 as an annual candidate service fee, beginning 12 months after admission to candidacy and charged each year he remains in candidate status.

Appraisal Institute Publications

AIREA's professional quarterly, *The Appraisal Journal*, is included in Institute membership. It is also widely read throughout the real estate industry and related fields. Subscription rates are $7 per year: single copies cost $2.50. AIREA also publishes semi-annually the *Journal of the American Farm Managers and Rural Appraisers*, available at $1.50 per year.

BOOKS

Title	*Price*
The Appraisal of Real Estate (Official textbook)	$ 5.00 (M.A.I.'s) 8.50 (non-M.A.I.'s)
Syllabus	3.00
Appraisal Reporting Techniques, Vol. IV	5.00
Appraisal Terminology and Handbook	5.00
Selected Readings in Real Estate Appraisal	7.50 (M.A.I.'s) 10.00 (non-M.A.I.'s)

AIREA Information

Harry Grant Atkinson
Executive Vice-President
American Institute of Real Estate Appraisers
22 West Monroe St.
Chicago 3

Brokers' Institute says — "Learn More, Earn More and Serve Better"

Donald F. Moore of Chicago, 1956 president of the Brokers' Institute, has been in the real estate business for 30 years. During the past 20 years he has headed the company which bears his name, specializing in sales in residential and apartment building investment field, management, appraising and insurance. He has served as a director of the Chicago Real Estate Board for many years and was president of that board in 1950-51. His service to the Brokers Institute has included seven years on the Board of Governors, two years as regional vice-president, and one year (1955) as chairman of the editorial board. Moore is also a member of the American Institute of Real Estate Appraisers.

NAREB's largest affiliated organization, the National Institute of Real Estate Brokers, now boasts 13,655 members. Founded in Jacksonville, Florida, in 1923 by a group of dedicated brokers, the Brokers' Institute was created to encourage cooperation among brokers in buying, selling, trading, leasing, renting, or otherwise disposing of real estate. It also has striven to foster the exchange of listings among its members and to provide a means of exchanging experiences and ideas.

As the Institute points out, the position of trust and confidence which brokers now enjoy did not exist 34 years ago. Developing the standards of the profession and earning public respect has been a long, hard road.

The Brokers' Institute has devoted its greatest efforts to equip its members with techniques that will permit them to serve their clients better. The Institute's slogan — "Learn More, Earn More, and Serve Better" — illustrates this ambition.

The exchange of ideas among brokers, functioning as they do in a highly competitive field, has been one of the most prominent features of the organization. It is shown in its practical application

NIREB Information

Miss Dorothy Hepworth
Executive Secretary
National Institute of
Real Estate Brokers
22 West Monroe St.
Chicago 3

in the impressive list of publications which the Institute has made available. The Institute began in 1952 to distribute material on a 12-month basis: four books, each of which collects the ideas of outstanding Realtors on particular subjects; four member letters on conditions and trends in the real estate market; and four periodicals which highlight ideas used successfully by fellow-brokers.

In 1956 the program will be built around bulletins on Realtor and builder cooperation; greater profits from listings; successful salesmen; and creating new business from old. The Institute will also publish a 1956-57 membership roster. The "Money Making Ideas" letter will discuss ways multiple listing service makes sales; how to use photography in real estate; how to best use your time; and how to train salesmen.

An extra bulletin, *Percentage Leases*, will appear in 1956 in a completely new format, the ninth edition of a standard reference.

Membership Qualifications

Brokers' Institute members must be members in good standing of one of NAREB's affiliated local boards, or individual members of NAREB itself. The Institute is also open to associate members of local boards which permit such membership.

Annual Dues

Membership dues in the Brokers' Institute are $10 a year. For $1.50 additional the member may have his own copy of the Institute's publication, the *Real Estate Salesman's Handbook*. The *Real Estate Trader's Handbook*, a comprehensive primer of exchanges, is also available to members at $1.50. The Institute makes available to its members five sales aids (mailing pamphlets) printed with name, address and telephone number on the first page. These are:

1) "I Am Your Home" — by Ralph H. Clements, editorial director of NATIONAL REAL ESTATE AND BUILDING JOURNAL.

2) "Ten Advantages of Home Ownership."

3) "The Exclusive Listing Sales Plan."

4) "Showmanship Helps Sell Homes."

5) "When You Want to Sell Your Property — Ask for Preferred Attention."

Commercial Property Clinic

The commercial property clinic was initiated eight years ago. It was determined at that time to have on the program the best informed men from the various aspects of the real estate business. In addition to Realtors specializing in commercial property, panels have consisted of leading attorneys, auditors, accountants, bankers and insurance executives. The 1956 commercial property clinic will be held at the Drake Hotel in Chicago starting May 7.

International Traders Club

In 1953 the Brokers' Institute added the International Traders Club to its services, an organization which now numbers 1,000 members from all 48 states, Alaska, Hawaii and Canada.

Members receive *The Monthly Trader*, containing valuable information on exchanges, listings of properties for trade in various parts of the country, tested and proven ideas, plus a membership Roster.

Initiation fee in the International Traders Club is $10, and annual dues are $5. New members receive a free copy of the *Real Estate Trader's Handbook*. Membership is contingent on membership in the Brokers' Institute.

Stewart B. Matthews of Chicago, instrumental in the organization of the club, has been general director since its beginning. Headquarters are located in the Brokers' Institute offices in Chicago.

Brokers' Institute Publications

The Institute has been the most prolific publisher of material of the affiliated organizations of NAREB. Here is a list of publications presently available:

TITLE	PRICE	
	Members	*Non-Members*
Greater Profits from Listings	$2.50	$5.00
The Pace of Progress	2.50	5.00
Hiring, Training and Financing Salesmen	2.50	5.00
Michigan Real Estate Clinic (Sept., 1955)	1.50	2.50
Real Estate Advertising	2.50	5.00
Selling the Hidden Values of the American Home	1.00	5.00
Percentage Leases (8th edition)	5.00	10.00
Real Estate Trader's Handbook	2.50	5.00
Real Estate Salesman's Handbook	2.50	5.00
The Right Investment is Equal to a Lifetime of Toil	1.00	5.00
Michigan Real Estate Clinic (Mar., 1953)	1.00	1.75
Today's Home — Know It, Show It, Sell It	1.00	5.00
Real Estate Advertising and The Classified Ad Writer	1.00	2.50
Real Estate . . . It's Wonderful	1.00	1.25
Selling and Leasing Commercial Property	1.00	5.00
Successful Sales Methods for Today's Market	1.00	5.00
*Real Estate Exchanges	.50	1.25
Sales Meetings	1.00	5.00
Reputation	1.00	4.00
The Practical Prorator	2.50	3.50

Background of Elton L. Boudreau of New Orleans for service as president of the National Institute of Farm Brokers includes a term as president of the Real Estate Board of New Orleans and one as chairman of the committee on education of the Louisiana Real Estate Association. He is a director of both these organizations, and has served also in various capacities for NAREB. Boudreau started in 1917 as a merchandise broker of produce, grain, feed and other commodities, branched out into other related fields, and then in 1941 entered the real estate profession having been successfully active ever since.

Farm Brokers Offer National Multiple Listing

NATIONAL Institute of Farm Brokers has had two major goals: The first has been to establish standards of knowledge in agricultural real estate; the second has been to provide educational means of acquiring that knowledge. NIFB became a full-fledged affiliate of NAREB in 1944, after 21 years as the Farm Lands Division.

The Accredited Farm Broker — one who has proved his ability to meet those standards — possesses basic knowledge of the appraisal, management and marketing of farm land; economics in general and farm economics in particular; the terminology of agriculture as well as real estate and has shown that he is in accordance with the ethical standards established by NAREB.

The 1,138 farm brokers have access to a national multiple listing service. Operated at cost, the service provides the individual member with a means of disposing of farm property for which there may be no local market.

The Farm Brokers' Institute publishes the quarterly *Rural Realtor*, an authoritative report on current conditions and future prospects in farm brokerage. The membership bulletin, called *The NIFB Combine*, is issued in the months between publication of the *Rural Realtor*. It is primarily an "idea exchange," where articles on new methods and activities in various parts of the country are reported. Members receive both publications, plus the Roster, as part of their membership. Occasionally, these publications are made available to others at a specified price.

NIFB Information

Marguerite Moyer,
Executive Secretary
National Institute of Farm Brokers
22 West Monroe St.
Chicago 3

AMO or CPM – the Standards are High

William A. P. Watkins, 1956 president of the Institute of Real Estate Management, is the fourth IREM president from Chicago. Since 1929 he has been associated with Sudler & Company of Chicago, being admitted to partnership in the firm in 1945. He has been chairman of the Renting and Management Division of the Chicago Real Estate Board. His service to IREM has included terms as regional vice-president and head of several committees.

ONE of NAREB's most influential and successful affiliated organizations is the Institute of Real Estate Management, now in its twenty-second year. In the scope of its activities and educational program it parallels the Brokers' and Appraisers' Institutes, and with these organizations can justly claim credit for having established high standards of performance and professional ethics in its specialized field.

IREM accomplishes its basic purposes by qualifying its members through extensive and comprehensive examinations. It awards the designation CPM (Certified Property Manager) to individuals who have demonstrated their experience, skill and integrity to the Admissions Council of the Institute. It also awards the designation AMO (Accredited Management Organization) to firms which meet similar standards.

Applicants who have satisfied the requirements for candidacy must also meet these further requirements:

1) Have a demonstrated ability to manage real estate.

2) Have been actively engaged, in a responsible position, in the real estate management business for a minimum of three years and meet the minimum educational requirements (that is, a basic educa-

tion equivalent to a four-year high school course).

3) Be of unquestioned integrity.

4) Subscribe to the by-laws and uphold the professional pledge.

5) Be a member of a local real estate board.

CPMs must also pass an examination demonstrating their ability or take one of the Institute's lecture courses and successfully pass the course examination. (These examinations can be taken in your local community under the supervision of a CPM or a local real estate board officer.)

A $25 fee is submitted with the application for candidacy and an additional $15 is charged for each year you remain a candidate. Once all membership requirements are met there is no further admission fee beyond the $35 annual dues (which includes a subscription to the *Journal of Property Management*).

For your firm to become an Accredited Management Organization it must furnish evidence of its integrity; have its management employees bonded according to the Institute's regulations; establish that it accepts no rebates, discounts or other benefits without the client's knowledge; that all clients' funds are kept in a separate account; and that your firm has a CPM in a responsible position. Accrediting of an organization is for one year only — thereafter application for re-accrediting must be filed and approved each year.

Application fee for the AMO designation is $50, $35 of which is returnable if your firm does not qualify. The annual fee for re-accrediting is $25. Only 20% of the fee is used for administrative costs — the remainder is used exclusively to provide sales aids and advertising helps for your firm.

IREM Information

Olive Dyer
Executive Secretary
Institute of Real Estate Management
22 West Monroe St.
Chicago 3

IREM Publications

Principles of Real Estate Management (text)
By James C. Downs, Jr. $5.75

Journal of Property Management (Quarterly) .... 5.00 per year

Research Bulletins on Operating Techniques (Offered to all subscribers to the *Journal of Property Management:* Four issues of *JPM* plus 12 *Research Bulletins* for a combined price of $12.00).

Courses in Property Management

Planned for this year are the following courses:

June 4-8 — Lecture course. Seattle, Washington.

May 4-5 — Advanced seminar for CPMs and Candidates, Chicago, Illinois.

September — Lecture and case-study course, Washington, D. C.

Detailed information on these courses is available from the Institute office.

Urban Land Institute . . .
Serving the Whole Community

NOT an affiliate of NAREB, but an independent organization, the Urban Land Institute has for 20 years been one of the nation's leading research and educational groups studying basic community problems involving real property. ULI works closely with other organizations concerned with important planning and development problems (for example, NAREB and the National Association of Home Builders).

ULI describes itself as "an independent, non-profit agency organized to study and report on trends affecting real property, and to advance research and education in the planning, developing and re-building of our cities."

ULI has always taken a realistic approach to community problems, with emphasis on the practical, the direct, and the attainable. Its membership is open to persons and organizations from finance, business, manufacturing, merchandising, public administration, public utilities, real estate, transit, land development, civic associations, educational institutions, as well as to professional men and laymen with interest in urban problems.

Three Urban Land Panels

Many of the functions of the Urban Land Institute are carried out through the work of three panels, each concentrating on special problems in major areas of real estate. These councils have about 25 members each, and they meet periodically for intensive research and investigation into current trends and to develop standards and procedures. Council members are chosen from the general membership for their knowledge, ex-

Urban Land Institute Publications

A complete list of ULI publications is available from ULI headquarters in Washington. Many of these were listed in the December 1955 issue of the JOURNAL (page 13). The monthly bulletin, *Urban Land*, is available at $1 a copy (50c to members for extra copies; members receive *Urban Land* regularly as part of their membership).

perience and outstanding accomplishments in the urban development field. The selection also represents a suitable geographical distribution.

Industrial Council — Concerned with the problems of plant location, planned industrial districts, industrial zoning, industrial dispersal and related fields of sound industrial development, the Industrial Council is composed of nationally recognized business leaders. Working through group consultation, research, and panel studies of specific cases, the Industrial Council accomplishes its major purposes of expanding available knowledge leading to effective land use by industry.

Community Builders' Council— Composed of land developers, merchandisers, business leaders and real estate executives, the Community Builders' Council analyzes problems related to community planning and development. This Council includes men who have been responsible for many of the nation's largest and most successful residential developments and shopping centers. As with ULI's other councils, the Community Builders' Council makes effective use of panel meetings and on-the-spot studies.

Central Business District Council — Members of this council include leading executives in brokerage, transit, building management, banking, merchandising, insurance and economics. Functioning generally through on-the-spot panel sessions, the Council makes intensive studies of central city problems, such as mass transportation, parking and effective land use.

ULI Membership

There are two basic ULI memberships, both open to anyone interested in, or concerned with, the problems of urban areas. The $25 a year membership entitles members to regular receipt of *Urban Land*, ULI's official monthly publication covering news and trends in city development; all *Technical Bulletins* on special subjects that are published during the term of membership; and the privilege of purchasing other ULI publications, such as *The Community Builders' Handbook*, at special membership prices.

The $100 a year sustaining membership includes additional services to those just mentioned: consultation with the ULI staff on specific problems by mail or in the Washington office; the privilege of affiliating with either the Community Builders' or the Industrial Council; a complimentary copy of *The City Fights Back* or *The Community Builders' Handbook*. Affiliation with a council entitles members to attend plan analysis sessions to which members may bring plans and projects for review and analysis by the Council's executive group, composed of outstanding leaders in the field. This service has been of inestimable value to subdivision, shopping center and industrial developers.

1956 ULI Meetings

None of the ULI meetings are open to the public as such. However, the Community Builders' Council is holding two sessions which will be open to all members. The first will be held at the Ambassador Hotel in Los Angeles, May 23-26. Another meeting is planned for New Orleans, September 20-22.

Warren L. Morris, the eighth president of the Urban Land Institute, is president of the Ostendorf-Morris Company, Cleveland's largest real estate company. The corporation is active in commercial and industrial brokerage, mortgage lending, property management, and appraising. Morris entered the real estate business in 1913 and has held numerous positions with trade and research groups. He has been a trustee of ULI as well as a member of its Central Business District Council; president of the Cleveland Real Estate Board and the Appraiser's Institute; and a director of NAREB.

ULI Information

Max S. Wehrly
Executive Director
Urban Land Institute
1737 K Street, N.W.
Washington 6, D.C.

Counseling — a Professional Service

ONE of the most recent additions to the NAREB organization is the Society of Real Estate Counselors, founded in 1953 as an organization "of men qualified to give advice and counsel on real estate matters on a fee or retainer basis."

SREC's objectives are to promote real estate counseling on a fee service and to set standards of practice and performance. The organization also establishes, maintains and enforces its canons of professional ethics for its members.

Membership in the Society now numbers 103 counselors, and the future growth of the organization will depend on the number of men

qualified to meet this list of requirements:

1) A clear concept of counselor or consultant work.

2) At least a year's experience in counselor work on a fee or retainer basis.

3) Public recognition of being engaged in counselor work.

4) Have a broad knowledge in one or more fields of real estate.

5) Be competent to analyze real estate problems in other areas beyond his specific locale.

6) Must have a proprietary interest in a firm or partnership; be a stockholder or officer in a corporation; or must be an officer, responsible employee, stockholder or owner in a firm, partnership or corporation the major part of whose business is in real estate, or which has a substantial real estate department; or operate a business as a sole owner.

7) Be a minimum of 35 years of age and have at least 10 years of practical experience.

8) Be a member of a local board of NAREB.

9) Comply with NAREB's requirements for institute membership.

Applications for membership in SREC are initiated by member sponsorship. Annual dues are currently fixed at $100. Members receive a bulletin called "The Counselor," which is not published on a regular basis.

Philip W. Kniskern of Philadelphia, new president of the Society of Real Estate Counselors, is a nationally-known Realtor with a distinguished record of service to NAREB and its affiliated organizations. He has been president of the American Institute of Real Estate Appraisers and the Urban Land Institute, as well as president of NAREB itself in 1941. He is now chairman of the board of directors of First Federal Savings and Loan Association of New York. In addition to his wide service in the NAREB, Kniskern has also authored "Real Estate Appraisal and Valuation" and "What Constitutes Value in Real Estate" as well as various magazine articles.

The Board of Governors of SREC will meet in Chicago in May and in St. Louis during the NAREB convention. They will also meet in Washington during the January NAREB meetings. Meetings of the Board of Governors are open only to members of the organization.

SIR – Offers Unparalleled Services to Industry

INDUSTRIAL real estate has developed in the present century to become a highly specialized field. From 1923 the problems of this area were under the guidance of the Industrial Property Division of NAREB. Since 1941 leadership in industrial real estate has been provided by members of the Society of Industrial Realtors.

The Society provides unparalleled services to industry, being made up of men of broad experience in the industrial potential of their areas. Society members cover the entire United States, industrial Canada, Puerto Rico, Hawaii and the Philippines. Any member can make a survey for a plant or site meeting specific requirements almost anywhere in the western

SREC Information

Carrie Maude Jones
Executive Director
Society of Real Estate Counselors
22 West Monroe St.
Chicago 3

Leroy D. Owen of Los Angeles, 1956 president of the Society of Industrial Realtors, heads a company which specializes exclusively in industrial property. His past experience in the field includes service with the Central Manufacturing District in Chicago and the Central Manufacturing District in Los Angeles. He also served as special representative of the president of the Santa Fe railroad before establishing his firm in Los Angeles. He has also been a director and regional vice-president of the Society and is a past president of the Society's Los Angeles chapter. In 1955 he was the Society's vice-president at large.

world, and do it with speed and efficiency.

Members can also market industrial properties internationally through services available exclusively to members. Most important is the "Industrialists' Mailing List" of more than 6,000 corporation executives, kept fully up to date by the society. In addition, members may use the "Standard Brochure Form" that presents essential information in a compact manner, and receive the Society's monthly "Market Letter."

The Society rose to the occasion in 1941 when the federal government urgently needed industrial facilities. Locating plant space for wartime purposes saved the government the time and expense of constructing new facilities. When reconversion arrived after World War II, Society members participated actively in the disposal of surplus wartime plants through sale or leasing transactions.

Many of the special problems of industrial development, sale-lease-back techniques, package deals and the unique problems of special purpose industries have been solved or pioneered by Society members.

Membership in the Society is open only to men who are principals in their firms and have Class A licenses in their real estate boards. Such members must have at least eight years' successful experience in the industrial real estate field, and must satisfy the admissions committee as to their professional competence and ethical standing. At present there are 444 full members of the Society.

The Society also has 72 salesmen affiliate members, who are specialists in industrial real estate and who are associated with SIRs.

The 133 associate members of the Society include leading railroads, utilities, financial institutions, corporations and development organizations. Associate members must have a direct interest in industrial development.

Special conferences of the Society during 1956 are planned, and times and locations of these meetings can be obtained from the Society's national offices in Washington, D. C. Other meetings are held in conjunction with NAREB meetings.

The only publication of the Society available to the public is *Evaluating Industrial Real Estate* ($7.50). Other Society publications are distributed to members only, without charge.

SIR Information

Carl Lloyd
Executive Vice-President
Society of Industrial Realtors
1737 K Street, N.W.
Washington 6, D.C.

Secretaries Council — A Staff of Life for Board Secretaries

SECRETARIES Council takes great pride in its distinction as the oldest division of NAREB. Founded originally in 1912 as the Association of Secretaries of the International Association of Real Estate Boards, it changed its name in 1921 to the National Association of Realtor Secretaries. The change of NAREB by-laws in 1922 permitted the official existence of so-called "divisions", and the organization became known as the Realtor-Secretaries Division. Finally, in 1939, the division took its present name, but through its long existence its basic aims have been the same. Briefly stated, its aims are:

1) To promote sound, efficient and progressive practices in the administration of member boards and state associations;

2) To foster cooperation in the exchange of experience among its members;

3) To promote discussion of the business problems of its members and united effort in their solution.

The 625 members of the Council at present fit one of these categories:

1) Those employed as full-time

Sec. C. Information

Nancy Baltus,
Executive Secretary
Secretaries Council
22 West Monroe St.
Chicago 3

Considered an authority on real estate license laws, Ervin W. Luedtke is the 1956 president of Secretaries Council and since 1954 has been president of the Texas Real Estate Association. He has also served for 12 years in the dual capacity of executive vice-president of the Nebraska Real Estate Association and director of the Nebraska Real Estate Commission. In 1950 he was president of the National Association of License Law Officials, and is that organization's only honorary member. Luedtke has also been secretary-counsel for the NAREB license law committee.

executive officers of local boards and state associations.

2) Those holding the post of secretary for their respective boards of state associations on a voluntary, elective, or part-time basis.

3) Those employed as heads of departments or divisions within a local board or state association (especially those supervising operation of a multiple listing service) or serving as administrative assistants to full-time executive secretaries. (These members have the right to vote and hold office.)

4) Those employed as full-time executive officers of Institutes and other professional groups affiliated with NAREB. (These members have all rights except voting and holding office.)

Membership Dues

Dues are based on a graduated scale, determined by the size of the local board.

For a board of 1 to 100 Realtor members — $15 a year.

For a board of 101 to 300 Realtor members — $25 a year.

For a board of 301 to 500 Realtor members — $35 a year.

For a board of more than 500 Realtor members — $50 a year.

Secretaries of state associations with up to 1,500 members pay dues of $25 a year. Associations with more than 1,500 members pay dues of $50 a year.

Executive staff personnel and NAREB institute executives pay dues at the rate of $15 a year.

Secretaries Council Publications

Periodicals (distributed to all members):

What Real Estate Boards Are Doing — newsletter published monthly containing information on activities of boards across the nation. Every third issue is given over to case studies of various board activities, prepared by individual secretaries.

Multiple Listing Digestaire — Quarterly bulletin containing short articles, news briefs, technical data exclusively on the operation of multiple listing service. Free to members, the Council offers one year subscriptions to other interested persons at $1.50 each.

Annual Membership Roster — In addition to the name and address of the secretary, each listing contains data on his status (executive or elected officer); size of his board's membership, whether the board has multiple listing and if it uses photo listings; number of office employees.

Books and Pamphlets:

Multiple Listing — Practice and Procedures — $5 (50% discount when purchased through or by members of Secretaries Council.)

1954 Study of 111 Multiple Listing Administrative Operations — $1.50.

Special Research Studies — Individual reports on special problems or topics in which secretaries are interested. The Council plans a whole series of studies on important board problems.

Record Book and Operation Manual — (Designed to help the volunteer secretary primarily.) $5.

States Council — NAREB's Vital Arm for Problems at State Level

THE States Council is the division of NAREB whose major concern is effecting greater service to Realtors through work done at the state association level. States Council was reorganized in 1948, and membership in it is automatic for each state president and secretary or executive officer, plus an "appointed councilor" selected by the state president from the past presidents. There are no dues.

Some of States Council's activities are its "Grooming Conference" for newly-elected state association officers, held during the NAREB mid-winter meetings; implementing the work of the NAREB license law committee at the state association level; com-

States C. Information

Nancy Baltus
Executive Secretary
States Council
22 West Monroe St.
Chicago 3

Realtor William T. Beazley of New Haven, Connecticut is 1956 president of States Council. President of William T. Beazley Company, Realtors — nearing its 25th year in business — Beazley has been active in local, state and national real estate organizations for many years. His most recent service for NAREB was in 1954, when he was regional vice-president for New England. He is a past president of the New Haven board and the Connecticut state association, and an active member of the executive council of the Realtors' Washington Committee. During his term as state association president the state legislature enacted its license law.

piling reference data on various questions of interest to its members.

This latter category takes the place of a regular publication, and deals with special problems valuable to state association procedure. Membership classes and dues schedules; convention registration fees; convention meeting check-list; model real estate license law; review of the license law structure; state association legislative programs; and effective procedures for organizing local boards are some of the topics dealt with in these reports.

States Council meetings are held at the same time and place as the NAREB meetings.

Women's Council — Promotes the Cause of Women Realtors

Grace J. Sebastian of Sacramento, California, is the 1956 president of Women's Council. She began her real estate career in 1943, and by the end of the year was doing a sufficient volume of business to persuade her husband — then classified advertising manager of a newspaper — to go into a partnership. They now operate Sebastian Realty in Sacramento. Mrs. Sebastian proposed the accepted motion to admit women to the Sacramento board in 1950. She instigated the Sacramento chapter of the Women's Council in 1950 and was its president in 1951. She has held many positions in the California Real Estate Association and has been voted an honorary life directorship in the state association. She also held various offices in the Women's Council before being elected its president this year.

THE distaff side of NAREB became organized in 1939 with the establishment of Women's Council, dedicated to advancing the position of women in the real estate field. At the time of its organization as an arm of NAREB, local boards did not accept women members, but through the efforts of the Women's Council there are very few boards in the United States which do not accept women into membership.

There are approximately 1,000 members of the Women's Council, and membership is open to all women Realtors. Various local chapters have been organized and in many cases membership in these chapters is open to all women members of the real estate board regardless of the type of membership held. Dues are $5 a year.

The Council publishes *The Woman Realtor* quarterly, and subscriptions to it cost $1.50. Meetings of the Council are held at the same time as those of NAREB, in May, November and January. No educational conferences are planned for 1956.

Women's C. Information

Mary Mullarkey
Executive Secretary
Women's Council
22 West Monroe St.
Chicago 3

National Association of Real Estate Boards

1737 K Street, N. W.
Washington 6, D. C.

22 West Monroe St.
Chicago 3, Ill.

OFFICERS, DIRECTORS and EXECUTIVE STAFF — 1956

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Term Expiring December 31, 1958

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Wynne Savage, 425 4th St., San Bernardino, Calif.

John Cotton, 524 "B" St., San Diego 1, Calif.

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Roy P. Booth, 14 Church St., Asheville, N.C.

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Term Expiring December 31, 1956

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Earl E. White, E. 6th & Superior Ave., %Land Title Guarantee & Trust Co., Cleveland 14, Ohio.

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E. C. Neiding, 356 Broadway, Lorain, Ohio.

John K. Arnold, 3528 Monroe St., Toledo 6, Ohio.

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Louisiana — Durward Gully, 1937 Scenic Highway, P.O. Box 1109, Baton Rouge.

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President: Grace Sebastian, 2116 "J" St., Sacramento 16, Calif.

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*1916—Henry Paul Haas, Pittsburgh, Pa.

*1917—William May Garland, Los Angeles, Calif.

*1918—William May Garland, Los Angeles, Calif.

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*1920—Fred Earle Taylor, Portland, Ore.

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*1938—Joseph W. Catherine, Brooklyn, New York.

1939—E. L. Ostendorf, 13th Floor, Public Sq. Bldg., Cleveland Ohio.

1940—Newton C. Farr, 111 w. Washington St., Chicago 2, Ill.

1941—Philip W. Kniskern, 20 So. 15th St., Philadelphia, Pa.

1942—David B. Simpson, 200 Alderway Bldg., Portland, Ore.

*1943—Cyrus Crane Willmore, St. Louis, Mo.

1944—John W. Galbreath, 42 East Gay St., Columbus, Ohio.

1945—Van Holt Garrett, 650 17th Street, Denver 2, Colo.

1946—Boyd T. Barnard, 914 Lincoln-Liberty Bldg., Philadelphia, Pa.

1947—Morgan L. Fitch, 7915 Exchange Ave., Chicago, Ill.

*1948—Hobart C. Brady, Wichita, Kansas.

1949—Theodore H. Maenner, 808 City Nat'l Bank Bldg., Omaha, Neb.

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1953—Charles B. Shattuck, 2510 S. Vermont Ave., Los Angeles 7, Calif.

1954—Ronald J. Chinnock, 111 W. Washington, St., Chicago 2, Ill.

1955—Henry G. Waltemade, 369 East 149th St., New York 55, N.Y.

*Deceased.

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O. A. Sokoloski, Missoula, Montana.

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*Alexander Summer, Teaneck, New Jersey.

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Fred C. Tucker, 720 Peoples Bank Bldg., Indianapolis, Ind.

R. B. Waggoman, 111 Carlisle Blvd. S.E., Albuquerque, N.M.

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Ray Williams, Boise, Idaho.

John C. Williamson, Secretary-Counsel, 1737 "K" St., N.W., Washington, D.C.

F. Orin Woodbury, Salt Lake City, Utah.

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Harold E. Waldron, 645 Hancock St., Quincy, Massachusetts.

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1952—Eugene C. Fretz, 419 Church St. S.W., Knoxville, Tenn.

1953—Walter S. Dayton, 4111 Bell Blvd., Bayside, Long Island, N.Y.

1954—W. Max Moore, 1644 California St., Denver, Colo.

1955—Louis S. Laronge, 700 Hippodrome Bldg., Cleveland, Ohio.

*Deceased.

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Term Expiring December 31, 1958

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1951—Aime' V. Carkhuff, 744 Broad St., Newark, N.J.

1952—Thomas McCaffrey Jr., 4300 Butler St., Pittsburgh, Pa.

1953—Frederic B. Martin, 224 N. 4th St., St. Louis, Mo.

1954—E. Sanford Gregory, Van Schaack Bldg., Denver, Colo.

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*Deceased.

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1944—A. R. Saunders, 426 Townsend St., Lansing, Mich.

1945—Ray Hofford, 7 Water St., Boston, Mass.

1947—Ralph W. Martin, 105 W. Madison St., Chicago, Ill.

1950—Phil E. Berg, 214 California Bldg., Denver, Colo.

1951—Katherine McPherson, 90-04 161st St., Jamaica 2, L.I., N.Y.

1952—Milton M. Strouse, 312 State Theatre Bldg., Harrisburg, Pa.

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UTAH — Milton H. Love, Director, Securities Commission, Dept. of Business Regulation, 314 State Capitol, Salt Lake City

VERMONT — Howard E. Armstrong, Secretary of State, Chairman, Commission of Real Estate Licenses, Montpelier

VIRGINIA — Turner N. Burton, Secretary, Virginia Real Estate Commission, Rm. 305, Finance Bldg., P.O. Box 1-X, Richmond 2

WASHINGTON — Della Urquhart, Director, Department of Licenses, Olympia

WEST VIRGINIA — Donald E. Portis, Executive Secretary, 207 Chamber of Commerce Bldg., Charleston 1

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BRITISH COLUMBIA — Stanley W. Taylor, Superintendent of Insurance, Parliament Bldgs., Victoria

MANITOBA — A. B. Lawford, Registrar, The Real Estate Agents Act., The Municipal and Public Utility Board, 214 Law Courts Building, Winnipeg

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Commission Rates of Local Boards

Digest of Schedules on Sales, Exchanges, Leases, Appraisals and Management in Important Cities

On the pages that follow, the JOURNAL publishes again its annual digest of real estate board commission rates on sales, exchanges, appraisals, leases and management in certain key cities. In general, the cities are those having a population of 100,000 or more.

While it has not been possible to include every detail of rate schedules in this digest, it is believed that all essential provisions are accounted for. There are, in a few cases, digests of the rules having to do with leases, etc., these being included only where they have a direct bearing on the actual computation of commissions.

It is important to note that the rates given are recommended rates only.

AKRON

Sales

Improved Resid. Prop.—5% to 100M; 3% on next 400M; 2% on bal.; Min. $100.

Farm Prop. (inclusive of improvements, tools, equip., stock and furn.)—5%, Min. $100.

Vac. Lots & Sub Tracts—20% on 1st $250; 10% $250 to 1M; 5% over 1M.

Imp. Bus. & Indus. Prop.—5% on 1st 100M; 3% on next 400M; 2% on bal.; Min. $100.

Unimpro. Bus. & Indus. Prop.—20% on 1st $250; 10% $250 to 1M; 5% over 1M.

Leases

Short Term and Mo. to Mo. Resid.—5% of gross rent; not less than 50% 1st mos. rent.

Bus. & Com.—5% of gross rent; not less than 1st mos. rent.

Leases 1 Yr. or More—5% 1st 20M; 3% 20 M to 100M; 2½% above 100M.

Appraisals

Board—Bus. Prop.: $50 to 5M, $2 per M or fraction thereof in excess of 5M. Substantiating detailed report 25% of appraisal fee. Resid. Prop.: $25 to 10M, $2 per M or fraction thereof in excess of 10M. Substantiating detailed report 25% of appraisal fee.

Expert Testimony—$50 per day.

Management

Resid. Prop.—$2.50 per mo. per unit under $25; 7½% over $26; Min. $3.

Bus. & Indus. Prop.—5% of mo. rent coll., Min. Mo. Chge. $2.00.

Office Buildings—By agreement.

Country Prop.—10% rent coll.

ALBANY, N.Y.

Sales

City Prop.—(In Albany and in the terri. five miles over city line) 4M or less; Min. $200; 5% over 4M and inc. 100M; 3% on excess of 100M; outside of above terri., 7%, Min. $200.

Farms & Summer Camps—10%; Min. $200.

Vacant Lots & Parcels of Land—10% up to and inc. 2M; 5% over 2M; Min. $100.

Businesses & Leases—10%; Min. $100.

Exchanges—Same as for sales, paid by respective sellers.

Leases

All Types—Mo. to mo. or less than one yr. 5%, ½ of mo. rent, whichever is greater. 1 yr. or longer, 5%, 1st yr.; 4%, 2nd yr.; 3%, 3rd yr.; 2% ea. addl. yr.

Rules—1. If opt. to purch. is ex., chg. reg. sales comm. less comm. coll. for unex. portion of lease. 2. If renew. opt. is exer., comm. for ren. period shall be due upon exer. of opt.

Furnished Prop.—6 mos. or less, 10% of total rental over 6 mos. addit. 2½% of rent reserved.

Management

Collections—5% of gross to 100 M; 3% on excess to and inc. 200M; 2% on excess to and inc. 500M; 1% on excess of 500M.

Repairs and Alterations—10% of exp.

ATLANTA, GA.

Sales

City Prop. — 5% to 25M; 3% on bal.; Min. $50.

Rules—1. If option consid. pd. but option not exer., agent receives ½ consid. but no more than comm. from a sale. If consid. for option is nominal or waived, agent receives comm. by agreement. 2. Earnest money is held by agent and should be approx. 5% of selling price. 3. Owner pays adv. unless otherwise agreed. 4. For architectural service, chge. usual rates for this ser. 5. For building fees, chge. usual rates for construction ser. 6. If prop. requires special eff. or exp. may charge to 10%.

Suburban Prop.—5%; Min. $50.

Subdivisions—By agreement, but not less than 10%.

Farm and Acreage—10%; Min. $50.

Leaseholds—Same as sales comm.

Stock, Fixtures & Furnished Prop. — Same as sales comm. on amt. rec. for both bldg. & contents

Exchange—Full comm. pd. by each party.

Leases

Industrial (outside Met. Area)—Not less than 5%; Min. $50.

Short Term, Bus.—In rents of $20 and under, 10% of mo. collections for procuring tenant and managing prop.; over $20, 25% of 1st mons. rent for procuring tenant and 5% of remaining mo. coll. for managing.

Short Term, Res.—For rents $20 and under, 25% of 1st mo's. rent for procuring tenant; 10% of remaining monthly coll. for managing.

Long Term Lease—2 and 3 yrs., 50% of 1st mos. rent and 5% of bal.; more than 3 yrs., 1st mos. rent and 5% of bal. (On cancellation of lease, chg. 5 % on entire term, pd. by party served.) In no case shall comm. be more than reg. sale comm. on full value of prop.

Percentage Leases—Charge usual rate on min. rent for entire term payable when lease is made. When addit. rent is due, charge usual rate on addit. rent as if amt. had been definitely known at time of execution of lease.

Appraisals

Resid. (incl. vac. lots)—$2 per M; $30 min. for first parcel, $15 min. ea. add. parcel.

Comm., Ind., Apts., Vac. Lots—$2 per M to 100 M; $1.50 per M next 400M; $1 per M over 500M, $50 min. on first parcel, $25 min. ea. add. parcel.

Acreage—$2 per M; $50 min.

Expert Testimony—$50 a day min.

Management

See Leases, above.

BALTIMORE

Sales

Improved City Prop.—5% first 50M, 3% on bal. Min. $50.

Unimproved Prop. (any location)—10% on first 1M, 5% on bal.

County Prop.—5%.

Farms, Resid., Waterfronts & Country Estates—Within 15 mi. of City Hall, Min. 5%; higher rates not exceeding 10% on 1st 5M and 5% on bal. Beyond 15 mi. of City Hall, 10%, if agreement for payment of such higher rates is made at time of listing.

Bus., Stock & Fixtures—10% on 1st 5M and 5% on bal., plus reg. comm. on rent for unexpired lease assumed by purchaser.

Exch.—Full sales comm. pd. by each party.

***Note** — Where property is subject to a ground rent, add to the commission produced by the foregoing rates an amount equal to one-half the annual ground rent.

Leases

Short Term—Less than 1 yr., 6/10 of 1st mos. rent; more than 1 yr., the following rates apply to av. annual rental; 1st yr., 5%; 2nd, 3%; 3rd, 3%; 2% pr yr. thereafter.

Percentage—Same as short term.

Management

Resi. Prop.—Multiple dwellings having no more than 5 units, 5% (min. mo. chg. $1 on any one tenant); for procuring new tenants, 6/10 of 1st mo. rent. Multiple dwell. and apts. containing from 6 to 50 units, 5% min. chg. on multiple dwellings containing 10 or more units $100 per annum); for procuring new tenants, 3/10 of 1st mo. rent. Apt. bldgs. containing more than 50 units, 5%, including procuring new tenants. All classes, weekly rental prop. 10% including procuring new tenants.

Bus. Prop.—For management of and/or coll. of rents, 5%; for procuring tenants, 6/10 of 1st mo. rent. (By agreement management fee will be reduced to 3% where size of rental list justifies such reduction and the charges for procuring tenants may be reduced to ½ of the rates.)

BIRMINGHAM, ALA.

Sales

Improved City Prop.—5% to 25M; 3% over 25M; Min. $50.

Unimproved City Prop.—5% to 10%.

Subdivisions—By agreement.

Acreage & Farm Prop.—5% to 10%.

Industrial Prop.—5% to 10%.

Exchanges—Full sales comm. paid by each party. (By agreement, min. comm. equal to full comm. on hiighest priced prop.)

Leases

Comm. Prop.—5% as rent collected on rentals over $25 per mo.; 10% on rentals $25 per mo. and under; if cash 2½% of total rent, provided such cash does not exceed sale comm. Under cash settlement agent relieved of coll. and mgmt.

Apt. and Resid.—Monthly rent of $25 or less —10% as rent coll. Monthly rent over $25 —5% as rent collected for mgmt. and coll. plus cash brokerage of 3% of total rent first year; 2% second year; 1% each subsequent year. For renewals 5% as rent collected plus cash brokerage of 2% of total rent for 1 year renewal and for longer renewal 2% first year and 1% each subsequent year.

Monthly Leases—Regardless of class of prop. 10% as rent collected.

Official Board Appraisals

Price is quoted upon request after analyzing purpose of appraisal and amount of work involved.

BOSTON

Sales

Except as specifically provided for below: 5% up to $100,000; 3% on the next $150,000; and 2% on the balance of price. Min. $100.

Residential Prop. (One to four-family units only): 6% up to $10,000 and then as above. Min. $100.

Industrial Prop.—5%, Min. $100.

Farm or Land—8% up to $5,000; 6% on the bal. of price. Min. $100.

Mortgages

First Mortgages and Construction Loans — 1%. Min. $25.

Second Mortgages—2%. Min. $25.

Exchanges

Commissions as above, paid by both parties.

Leases

Except as specifically provided for below; 5% of rent for 1st yr., 4% of rent for 2nd yr., 2% of rent for 3rd and 4th yrs., and 1½% of rent for bal. of term. Min. $25.

Less than 1 yr. or tenant-at-will: 50% of 1 mo. rent. Min. $25.

Industrial Prop.—6% of rent for 1st yr., 3% of rent for the next 9 yrs., and 2% for the balance of the term. Min. $25.

Less than a yr., or tenant-at-will: 50% of 1 mo. rent. Min. $25.

Land or Farm—6% of total rent. Min. $25.

Less than a year, or tenant-at-will: 50% of 1 mo. rent. Min. $15.

Residence or Apartment—5% of the rent for the 1st 2 yrs., and 3% of the rent for the bal. of the term (except as follows): Min. $25.

Term less than one year: Total rent 2M or more, 5%; total rent less than 2M, 10% or one-half a month's rent, whichever is less, but not to exceed $100. Min. $25.

Outside of Boston Suburbs, Single Residence Only—6% of rent for a yr. or season; 5% of the rent for the second yr., and 3% of the rent for the bal. of the term, but not less than 50% of 1 month's rent. Min. $15.

Tenant-at-will: 50% of one month's rent. Min. $15.

Management

(Unless otherwise agreed)

On Amounts Collected by Agent—6%.

Mo. rents under $15 and wk. rents—10%.

On Cost of Improvements (not repairs) supervised by Agent—5%.

On Cost of Repairs (only when specifically agreed to)—5%.

BRIDGEPORT, CONN.

Sales

Improved City Prop.—5%; Min. $100.

Unimproved City Prop.—5%; Min. $50.

Country and Shore Prop.—5%; Min. $100.

Acreage and Farm Prop. (City)—5%; Min. $100.

Industrial Prop.—5%; Min. $200.

Exchanges—Each owner pays reg. sales rate plus expenses.

Leases

Short Term—To 1 yr., 5%; Min. $10.

Long Term—5% on 1st yr., comm. on bal. Residential property 5% 1st yr., 5% 2nd yr. or 1st renewal and 2% thereafter. Business property 5% 1st yr.; 2% 2nd yr. and thereafter. Where comm. is more than 5% on value of prop., consider as a sale at 5%. (Note: Above rates on sales & leases are min. rates, subject to increase if extraordinary circumstances necessitate same.)

Rules—1. If option to purchase exer., chg. reg. sales comm. 2. If renewal privilege exer. chg. reg. comm. for entire term.

Appraisals

Board—$50 to 5M; $3 per M over.

BRONX

Sales

Bus. Resid. Prop.—5% to 25M; 3% excess 25M to 50M; 2½% excess 50M to 100M; 2% excess 100M to 200M; 1½% excess 200M to 1,000M; 1¼% excess 1,000M to 2,000 M; 1% excess 2,000M; Min. $200.

Ind. Prop. — 5% to 100M; 2½% excess 100 M to 1,000M; 1¼% excess 1,000M to 2,000M; 1% excess 2,000. Min. $200.

Waterfront Prop. — 5%. Min. $200.

Acreage — 5%. Min. $200.

Leaseholds — Reg. rates for unexp. term plus 1%.

Exchanges—Full Comm. paid by each party.

First Mortgages—2% to 50M; 1% over 50M.

Leases

Acreage, Waterfront Prop.—5% on aggregate rental for term of lease.

Ind. Prop.—On aggr. rental for lease term to 100M, 5%; excess 100M to 1,000M, 2½%; excess 1,000M to 2,000M, 1¼%; excess 2,000M, 1%

Apts. Furn. Dwell.—5% aggr. rent to 1 yr.; 5% to 2½ yrs.; 2% aggr. rental over 2½ yrs.

Bus. Resid. Prop.—1st yr. or less 3¼%; 2nd yr. 2½%; 3rd yr. 2%; 4-21 yrs. 1½%.

Management

Apts.—Where no comm. charged for renting, leasing—5% of gross collection. Where comm. charged for renting, leasing—3% gross coll. to 100M; 2½% excess 100M to 200M per year; 2% excess above 200M.

Bus. (excl. Ind. Waterfront Prop.)—5% on gross coll. up to 25M; by spec. agreement on excess above 25M.

BROOKLYN

Sales

City. Prop.—(Except waterfront or indus., hotels, theaters, concessions, amusement enterprises and institutional prop.)—5% up to 50M; 2½% on excess over 50M. Min. unimprov. prop. $100; improv. prop. $200.

Waterfront or Industrial, hotels, theaters, concessions, amusement enterprises and institutional prop.—5%.

Leases

Short Term—Dwellings, Apartments all classes not specifically provided for: 1 yr. or less—5% of annual rent; Furnished Houses or Furnished Apartment—5% for Term; Stores, Offices & Business Uses, Industrial or waterfront, Hotels, Theaters, Concessions, Amusement Enterprises & Institutional Property—5%. Min $25.

Long Term—Dwellings, Apartments all classes not specifically provided for: 5% of 1st yr.; 2½% of 2nd & 3rd yrs.; 1% on Bal. to and incl. 10th yr.; more than 10 yrs.; 1½% — 1-21 yrs.; ⅛ of 1% — 22-50 yrs.; 1/16th of 1% on bal.; Waterfront—5%; Industrial, Hotels, Theaters, Concessions, Amusement Enterprises, Institutional Property, Stores, Offices and Business Uses—5% on 1st 3 yrs.; 1½% of 4-21 yrs.; ⅛ of 1% on balance; Min. $25.

Rules—1. On percentage leases, chg. comm. on specified Min. for entire term plus reg. comm. on addit. rent as it falls due, payable at the end of the respective year. 2. On renewals, sub-rentals & assignments, chg. full comm.

Appraisals

Individual—1/10th of 1%. (Min. fees: Vacant lots 20x100 ft., 1-3 lots, $25; Each addit. lot $10; 1 or 2 family houses, $25; Bus. or apts., 8 units or less, $30; more than 8 units, $50.)

Office Bldgs., Waterfront Prop., Hotels, Acreage, Country Resid., etc. — by special agreement.

Board—Fees on application.

Management

All Classes of Real Estate—On gross collections up to an incl. 100M annually, 5% on 1st 1M collected month; 4% on 2nd 3 and 4M; 3% on bal. On coll. exceeding 100M, 2½% on excess up to and incl. 200M; 2% on excess up to and incl. 500M; 1% on excess over 500M. In buildings where no written leases are made, min. 5% of gross coll. Min. $5 monthly.

Commissions—On rentals: Furnished Houses or Apartments, 5%; Waterfront, 5%; Industrial, Hotels, Theaters, Concessions & Amusement Enterprises—5% of 1st 3 yrs.; 1½% of 4-21 yrs.; ⅛ of 1% on bal. Other property—3% of 1st yr.; 2½% of 2nd & 3rd yrs.; 1% on bal. to & incl. 10th yr. More than 10 yrs.: 1½%—1-21 yrs.; ⅛ of 1%—22-50 yrs.; 1/16th of 1% on bal. Full "rental" comm. to outside broker and over writing comm. of ½ of "management" rate to managing agent. On renewals—½ of rate for rentals under "management" schedule.

CAMDEN, N.J.

Sales

Improved & Unimproved Prop.—(Incl. farms) Min. 5%. (Unimproved scattered suburban lots, 10%.) Min. comm. $50.

Exchanges—Full comm. paid by each party.

Leases

Short Term—Mo. to mo. ½ of 1 mos. rent. For 1 yr. or less, other than mo. to mo., 5% (provided not less than ½ of 1 mos. rent.)

Long Term—Over 1 yr., 5% of gross rent for 1st yr.; 3% of 2nd yr., 2% on bal.

Rules—1. If option to pur. is exer., chg. full sales comm. 2. Option of renewals, rate by special arrangement.

Appraisals

Board—$25 to 5M; Over 5M, $25 for 1st 5M, $1 per M on bal. Leaseholds, $1 per M. Min. $100. (Appraisals for government or institutions, by agreement.)

Management

Collections—5%, $1 per mo. min., except private garages.

Management—5% of mo. rent in addit. to fee for collecting rents.

Supervision of Repairs—(Where no prop. mgt. fee is pd.), 10% of cost.

CHATTANOOGA, TENN.

Sales

City & Suburban Prop.—5% to 25M; 3% on bal. (Comm. on all deals, if not otherwise agreed to, handled by two agents, jointly, shall be 50% to selling agt. and 50% to agt. of owner.)

Vacant Lots—10%. Min. $50.

Farm Prop.—By agreement. Not less than double the amount charged for sales of city or suburban property.

Exchanges—Full commission on the value of each property involved.

Leases

Less than 1 yr., ½ 1st mo. rent; 1-3 yrs. on prop. renting from $12 to $100 per mo.; 4% of gross rent for term of lease. Period over 1 yr. on prop. renting for over $100 per mo., 3% cash on gross contracted for, inc. taxes, ins., % of sales paid by tenant.

Renewals, ext., opt., new leases same as above.

When commissions are paid in installments; 5% of the monthly rental.

Appraisals

Fees for value appraisals or detailed appraisals to be arrived at by agreement.

Where two appraisors are desired the charge should be 50% more than for one and the total fees to be divided between the Realtors.

Management

Coll. of Rents—5% on mo. rentals, $1.50 min.; 10% on wkly. rentals. (No chg. shall be made for securing tenant where agt. has chg. of prop. and collects rents.)

Repairs—10% on amount involved.

CHICAGO

Customary Charges

Sales

Improved City Prop.—5% to 250M; 3% above. $100 min. (Sales price includes equity plus encumbrances.)

Unimproved City Prop.—10% to 10M; 5% above. $100 min.

Country Prop.—5%; $100 min.

Subdivisions—By agreement.

Acreage and Farm Prop. (City)—5%; $100 min.

Leases and Leaseholds—Same as for gross and net leases plus 4% of any cash pd. for leasehold interest.

Industrial Prop.—5%; $100 min. ("Built to suit" deals, 5% of combined value of land and improvements.)

Fixtures, Merchandise, etc.—10% to 1M; 5% on bal. in addit. to any other compensation.

Exchanges—Full sales comm. paid by each party.

Sale of Stock—Full comm. on pur. price of stock of R.E. Corp. or Trust. Encumbrance, including delinquent taxes is added to purchase price for computing comm. in same proportion that total stock bears to that sold.

Leases—Gross

Short Term Resid., Bus., and Ground—To 6 mos., 7% on 6 mos.; 6 mos. to 1 yr., 7% on 1 yr.; except on furnished apartment leases, for which charge is 10% of total rental reserved in lease. Min. $25.

Long Term Leases—1-6 yrs., 7% 1st yr. ½ of 1% each addit. 6 mos. or fraction thereof, except on furnished apartment leases for which charge is 10% on 1st yrs. rental, plus ½ of 1% of annual rental for each addit. 6 mos. or fraction thereof. For graduated rentals the average yrs. rent is used as basis of computation. 6-25 yrs., 2% of total rental reserved in lease. More than 25 yrs., 50% of an amt. equal to aver. yearly rent for entire term of lease.

Net Leases—3% of total rental reserved in lease, not to exceed 75% of an average annual rental for entire term.

Rules—1. Addit. renewal comm. is difference between comm. on entire period incl. extension, and comm. already pd. 2. On cancellations, when lessor has right to cancel, reg. comm. is charged. When lessee has right to cancel and lease contains penalty

clause, comm. charged is for period of entire term of lease as though no cancellation clause existed. When no penalty clause exists, comm. is charged to date when cancellation may be made; if not cancelled, comm. is charged on extended period on same basis as renewal. 3. On option to pur-reg. sales comm. is charged less difference between comm. pd. for consummating lease and comm. that would have been payable had the lease been to expire as of date of pur. 4. If consid. pd. by tenant in addit. to rent, the chg. is 5% of consid. in addit. to reg. lease comm. 5. On percentage leases comm. is charged on min. or guaranteed rent(when lease includes such) or on rent equal to ¾ of owner's asking price (when lease omits min. or guaranteed rent). 2% on gross and 3% on net leases on all overplus payments to lessor by lessee — payable annually. 6. Subleases—Chg. is same as for orig. lease.

Appraisals

Board—$100 to 10M; $5 for each $2,500 over 10M to 100M; $5 for each $5,000 over 100M. Additional fee for retrospective appraisals and special purpose properties. On partial interests, charge is based on value of entire property of which partial interest forms a part. Min. $100.

Management

Resid. Mgmt., excl. of renting and leasing—not less than 4% of gross mo. income.

Commissions—Full comm. on rentals; reg. rates for renewals.

Bus. Prop. Mgmt.—4% of gross mo.income plus reg. rate for leases, ½ for renewal.

Industrial Prop. Mgmt.—5% of gross, rest same. On both, addit. space takes comm. rate as if to new tenant.

Combined Mgmt., Renting and Leasing—Not less than 6% of gross mo. income. Min. mo. chgs. based on number of rentable units occupied or not. $3.50 for one unit to $40.75 for 24 units. When combined comms. do not equal chg. in sched., then min. sched. chg. shall apply.

Social Security Records—Agt. charges owner 25c per employee per mo. if paid once per mo., 40c if twice, for keeping records.

Transfer or Assignment of Leases—Chg. is in proportion to services rendered. Min. $10.

CINCINNATI

Sales

Improved City Prop.—5%.

Unimproved City Prop.—10% on 1st 3½M; 6% on Bal., Min. $100.

Acreage Farm Prop.—5%; Min. $100.

Exchanges—Full comm. pd. by each party.

Leases

Short Term—1 yr. or less, 5%. (For securing tenant without lease, ½ of 1st mos. rent.)

Long Term Leases—1 yr. and less than 25 yrs., 5% 1st yr.; 3% on bal.; 3% on renewals.

Perpetual Leases or Leases Longer Than 25 Yrs.—Same as sale. (Where there is no opt. to pur. and no pr. stated, value is based on capitalization of aver. annual rent at 5%). If opt. to pur. is exer., chge. sales comm.

Appraisals

Board—$25 base fee; $2 per M to 500M; $1 per M on bal.

Expert Testimony—$100 per day.

CLEVELAND

(Rates in process of revision)

Sales

Resid. Prop. containing 3 family units or less, 5%. Min. comm. $100. **Resid. prop.** containing more than 3 family units: on first 50M, 5%; on bal., 3%. Min. comm., $100.

Leases, Sub-leases or Rentals

All resid. prop., furnished or unfurnished, 5% of the total rent for the term or ½ the first month's rent, whichever is greater. Min. comm. $25.

Sales, Leases and Sub-leases

Vacant lots; acreage; farms; warehouses; industrial, manufacturing, distributing and loft buildings; automobile sales; service and gas stations; parking lots; schools; churches; hospitals; cemeteries; summer camps and resorts; auto courts; drive-in movies; drive-in restaurants; golf courses and other special purpose properties, 5%. Min. comm.: On sales of less than $1,500, $100; on sales of $1,500 to $3,000, $150.

Retail Properties

Office Buildings; Hotels, Theatre Buildings; Stores—(a) Sales: On first 50M, 5%; on bal., 3%. Min. comm. $100. (b) Leases and sub-leases: On first 20M, 5%; on next 80M 3%; on bal 2½%. Min. ½ of one month's rent.

Subdivision Sales Contracts—Comm. rate by agreement.

All types of real estate, or interests in real estate, not specifically mentioned herein: Comm. 5%. Min. comm. $100.

COLUMBUS

Sales

All Types of Prop.—5% on 1st 500M; 4% on bal. Min. $150.

Vacant Lots—10% on 1st $500; 5% above $500; Min. $50.

Leases & Leaseholds—Reg. lease comm. plus sales comm. on bonus.

Exchanges—Full comm. paid by each party.

Bus., Chattels, etc.—10% to 10M, and 5% on bal. — Min. $100.

Leases

Short Term—Less than 1 yr., ½ 1st mos. rent; Min. $10 resid., $25 bus.

Long Term—1 yr. or more, 5% of total rental for 1st 2 yrs. & 2% on bal.; Min. $15 resid., $25 bus.

99-Year—Same as sale computed on present value, or by capital, aver. rental of 1st 10 yrs. at 5%, plus bonus pd.

Percentage Leases—Reg. lease comm. on specified min. rent for entire period of lease, plus addit. comm. on addit. rent as it falls due. (Where no min. rent specified, parties shall fix a min., as a base for comm.)

Rules—1. On renewals chg. full comm. on renewal period. 2. If option to pur. is exer. chg. full sales comm. 3. Where net rental is chgd. & lessee pays taxes, fire insurance, repairs, etc., comm. is computed on total rental & addit. consideration.

Appraisals

Board—$4 per M to 100M; $3 per M 100M to 200M; $2 per M on bal. Min. $75 on single vacant lot. $150 min. on all other prop.

Management

Resid. & Bus. Prop.—Not less than 5% nor more than 10% of gross receipts. Agt. may chg. for main. & repair disbursements.

Cancellation—50% of mgt. fee for unexp. term.

Leasing & New Tenants—Reg. Comm.

DALLAS, TEXAS

Sales

Bus. & Resid.—5% to 300M; 2½% on bal.

Exchanges—Full comm. to be paid by each party.

Sale of Leases—Reg. lease comm. on unexpired portion of lease; plus sales comm. on any addit. consid. paid.

Leases

Comm. Rates (figured on total gross rental)—1-2 yr. lease, 5%; 3 yr. 4½%; 4-5 yr. 4%; second 5 yr. period 3%; third 5 yr. period 2½%; over 15 yrs. 2%.

Rules—(1) A lease comm. is payable by the Lessor in cash when lease is closed, unless otherwise agreed. (2) Where an Agent agrees to take a lease comm. monthly throughout lease term, comm. shall be 5% of mo. rent even though rent is paid direct to owner. Where property management is involved, comm. shall be 6% of mo. rent. (3) Recommended schedule rates to apply on amt. of taxes and insurance in case of net leases. For computation, current taxes and insurance are to be projected throughout life of lease. (4) In case of percentage leases, comm. on all guaranteed rents is to be paid when lease is closed, and 5% on all add. rents, which may be payable under conditional terms of lease, when same are rec. by Lessor. Where there is no fixed min. rent shall be est. by the parties for figuring cash comm. due at closing. (5) When a renewal option is exercised, Lessor shall pay add. comm., as if a new lease had been made for the per. of time. (For comm. due where a lease contains a renewal option, tenant's continued occupancy of property shall be construed as exercise of said option.) (6) On leases shorter than 5 yrs., Lessor shall pay add. comm. on all renewals or new lease agreements covering tenant's first 5 years' occupancy; comm. due for each such renewal to be figured as if a new lease had been for that per. of time. (7) When Lessor has option to cancel, comm. shall be due for full length of lease; but where Lessee has option to cancel, comm. shall be due to date of option, with agreement that add. comm. is to be paid later, if tenant continues to occupy property after that date. (8) When a purchase option is exercised, Lessor shall pay regular sales comm., less difference between lease comm. previously paid and proper comm. for portion of lease used. (9) Cash comm. on any lease is not to exceed rec. sales comm. on market value of prop. at time of lease.

Management

Rental Collection—Unfur. resid. prop. & com. prop., 6%; unfur. resid. prop. 7½%. When agt. obtains mo. to mo. tenant & owner coll. rent, 6% of 6 mo. rent.

DAYTON

Sales—Exchanges

Improved Prop.—5%. Min. $100.

Vacant Lots—5%. Min. $50.

Farm or Out-of-Town Prop.—5%. Min. $100.

Bus. Propositions—10%. Min. $100.

Impr. Indust. Prop. (used for mfg. storage and jobbing)—5%. Min. $100.

Even Exchanges—Owner of each prop. pays 1% less than standard sales charges.

Uneven Exchanges—Same as above except owner of larger pays standard sales chgs. on excess.

Leases—Rentals

Resid. and Apt. Prop. Leases—5%. Min. ½ 1st mos. rent.

Stores and Bus. Prop. Leases—Not over 20 yrs., 5%. Over 20 yrs. capital, aver. annual rental at 6% and chg. on basis of sale of impr. prop.

Ground Leases—Same as stores and bus. prop.

Indust. Prop. Leases (used for mfg. storage and jobbing)—Not over 20 yrs., 5%. Over 20 yrs., capital, aver. annual rental at 5% and charge on basis of sale of impr. industr. prop.

Finding Monthly Tenant—½ 1st mos. rent. Min. $10.

Management

Resid. and Bus. Prop.—Securing tenant, ½ reg. renting chg. Renewals, no chg. Coll. of rents—$20 or less per unit, 10%; $21 to $50 per unit per mo., 8%; $51 to $99 per unit per mo., 7%; $100 or over per unit per mo. 5%. Min. fee per mo., $5. Min. fee per mo. on weekly collections, 10%.

Vacant Prop.—2½% of taxes.

Repairs and Alterations—More than ordinary, 10% on amts. to $500, 5% on bal.

Rules—All rental and mgmt. contracts to be for at least 1 yr. For cancellation of contract, 50% of mgmt. fee shall be chgd. for unexpired term, based on gross income at time of cancellation and payable at time of cancellation.

Rules—Leases containing privilege of renewal or extension and/or option to pur., usual comm. to be paid on renewal or extension and/or sale, when option is exer. and new transaction is closed. Broker should have owner sign agreement when lease is executed. Failure to sign does not invalidate broker's claim. Should option to purchase be exer. before expiration of term of lease, deduct from comm. on sale amt. of comm. paid on unused portion of lease.

Appraisals

Board—Contact board secretary for estimate.

Expert Testimony—$50 per day or any part thereof.

DENVER

Sales

City Prop.—5%. Min. $50.

Subdivisions—10% Min.

Acreage and Farm Prop. in City—5%; Min. $50.

Leaseholds—Chg. for unexp. term as for new lease, plus reg. sales comm. on addit. cash consid. paid as bonus or for improvements.

Exchanges—Full sales comm. pd. by each party.

Leases

Monthly Tenancy—50% of 1st mos. rent—applies to all types prop. (Coll. of rents, 5%; Min. $2 per mo.)

Long Term—To 10 yrs., 3%; Min. 50% of 1st mos. rent; above 10 yrs., 1% on each addit. yr. until equal to sales comm.; 99 yrs., treat as sale, value deter. by capital, aver. annual rent at 5%. (Office bldgs., farms and resorts excepted.)

Percentage—Comm. on perc. rent above min. rent, at reg. lease rates.

Rules—1. On absolute percent. lease, comm. is based on rental value of prop. for full term of lease, to be deter. by appraisal. 2. If pur. option is exer., comm. is diff. between reg. sales comm. and comm. paid. 3. If renewal privilege is exer. chg. comm. on renewed period as if continuation of orig. term.

Appraisals

Expert Testimony—Condemnation com. $50 a day; other courts $100 a day.

DES MOINES, IOWA

Sales

Impr. City Prop.—5%. Min. $100.

Unimproved City Prop.—7½%; Min. $100.

Farm Prop.—5%; Min. $2 per acre or $100, whichever is greater.

Acreage—Same as city prop.

Farm Prop.—5%; Min. $2 per acre.

Leases and Leaseholds—Chg. for unexp. terms as if new lease, plus reg. sales comm. on any addit. cash bonus.

Exchanges—Full comm. pd. by each party.

Leases

Resid. Prop.—5% of gross; Min. $10.

Bus. Prop.—1 to 3 yrs., 3% gross. Min. 1 mos. rent.; 3 to 10 yrs., 3% gross. Over 10 yrs. add 1½ gross rental.

Farm Prop.—50c per acre per yr.; Min. $25.

Appraisals

Board—$5 per M to 5M; $4 per M. 5-10 M; $3 per M, 10-25 M; $2 per M, 25-100 M; $1 per M above; Min. $25.

Management

Collections—Single & duplex resid., 10%; apts., 7½%; bus. & farm prop. by special agreement.

DETROIT

Sales

Impr. City Prop.—5%. Min. $100.

Unimpr. City Prop. — Incl. industrial—10% to 2M. 5% on excess above 2M. Min. $50.

Leases and Leaseholds—10% of Consid. min. equal to lease comm. on unexp. term.

Stock, Fixtures and Personal Prop.—10%.

Exchanges—Full comm. pd. by each party.

Ground Leases, Leasehold Interests—10% of consideration. Min. equal to rate for negot. new lease for unexp. term.

Land Contracts — 5%. Min. $100.

Subdivisions—By agreemt., Coll. 5%.

Leases

Short Term Resid.—(1 yr. or mo. to mo.) ½ 1 mos. rent.

Short Term Bus. and Ground— (1 yr. or less) 5%. Min. $25.

Long Term Leases—5% 1st yr.; 2½% 2 to 5 yrs., 2% 5 to 10 yrs., 1% on bal. to and incl. 50th yr.

Rules—1. On op. to pur.; Exer. on or before 10 yrs., pay sales comm. less comm. on unexp. term of lease. Unexer. option — agreemt. in writing basis labor performed. 2. On renewals pay full comm. 3. On cancellations pay reg. comm. on full term of lease. 4. On reappraisals pay comm. on aver. rent between date of lease and date of 1st appraisement. 5. On percentage lease, where min. guarantee, pay reg. comm. on guarantee for entire term when lease is closed and full comm. on addit. rent payable at end of each year. Where no min. guarantee, lessor or agent shall fix a min. upon which comm. shall be pd. and proceed as above.

Appraisals

Board—$100 plus $2.50 per M above 15M to 500M; $2 per M over 500M.

Individual—$25 to 5M; $50. 5M to 15M; $50 plus $1.25 per M above 15M to 500M; $1.00 per M over 500M.

Expert Testimony—$100 per day or fraction.

DULUTH

Sales

Bus. and Resid. Prop.—5% on 1st 100M; 3% bal. Min. $100.

Sub. Acreage, Vac. Lots & Dock Prop.—10%.

Exchanges—Reg. comm. on combined value of prop. to be pd. by parties making exchange.

Leases

Resid.—5% total rental, min. one-half 1st mo. rent.

Bus. Prop.—5% 1st yr., 3% next 9 yrs., 2% bal. of term. Over 30 yrs. chg. reg. sales comm. on value determined by capital, at 6% 1st yrs. net rent, or aver. net rent for 1st 10 yrs., whichever is higher, add to said value any bonus.

Percentage Leases—Comm. on spec. min. rent; if addit. rent falls due, chg. made as though amt. was definite at time of execu. of lease. Where no min. is provided, comm. payable based on bd. rates for full term at 75% fair market rental value and subsequent comm. equivalent to 5% of excess due and collectible at end of yr. Addit. collectible at end of each yr. for subsequent 9 yrs., equivalent to 2% of any excess earned and coll. over rent upon which orig. comm. and addit. comm. each yr. equivalent to 1% of excess earned and coll. over rent. upon which orig. comm. was figured.

Appraisals

To $2,500, $25; Over $2,500 to 5M, $40; 5M to 10M, $50; 10M to 25M, $60; over 25M up to 100M, $1 per M. Min. $60.

Management

Collections—For care and management, inc. coll. rents, charge 7% where coll. total not more than $1,200 per year; 6% where coll. are more than $1,200 but not more than $3,600; 5% where collections total more than $3,600 per year.

New Leases—½ 1st mos. rent; Min., $5. This chg. made only once a yr. and no rent coll. chg. for that month to be made.

Vacant—Min. for vac. or occupied prop., $2 per mo. per bldg.

ELIZABETH, N.J.

Sales

Impr. City Prop.—5%.

Vacant Land—10%.

Farms—7½%.

Leases—10% plus addit. chg. for unexpired term of lease.

Leaseholds—Same as real estate according to class.

Ind. Prop.—5%.

Leases

Short Term—½ 1st. mos. rent; Min. $25.

Long Term Leases—Resid., 5%; Bus., 5% to 10 yrs., 3% on bal. Ind. Prop., same as Bus.

Appraisals

Board—$50 to 25M; $100, 25M to 50M; by agreement on bal.; Min. $50.

Management

Coll. Fees—5% Min. (Add. chg. for special services.)

EL PASO, TEXAS

Sales

Bus. & Resid. Prop.—5% of sale pr. Min. $25.

Exchanges—5% on ea. property.

Leases

5% of total gross rental 1st and 2nd yr.; 4½% 3rd yr.; 4% 4th and 5th yr.; 3% 2nd 5 yr. period; 2½% 3rd 5 yr. period; 2% 15 yrs. and above.

Renewals—Same rate as though lease covered full term and to be paid at time of renewal.

Farm Leases—Min. $100. Excess by agreement.

Management

Rental Coll.—Resid. prop. 5%-10% depending on class. (60% of 1st mos. rent chg. when owner collects rent). Min. comm. $1 on each rental per mo.

ERIE, PA.

Sales

Impr. City or Sub. Prop.—5%; Min. $100.

Vacant Lots or Acreage—10% on 1st 2½M; 5% above 2½M. Min. $50.

Farms—10% on 1st 2½M; 5% above 2½M. Min. $250.

Exchanges—Full comm. charged both parties.

Business—Stock and fixtures, 10%. Min. $100.

Leases

Resid.—½ of 1st mos. rent for 1st yr. or less, plus 2% on term of lease over 1 yr. Min. $15 Ren. ¼ of 1st mo. rent. Min. $10.

Commercial—1 yr. or less, 5%. Min. ½ of 1st mos. rent (not less than $25). Over 1 yr. 5% of gross rent for 1st 2 yrs., plus 3% per yr. of gross rent for next 3 yrs., plus 2% per yr. for each rem. yr. of lease, due when lease is executed. If lease contains option to pur. or renewal, prevailing fee when option is exer., deducting amt. paid for unused portion of lease when lessee purchases prop.

Collecting Rent & Managing Property—5%.

Appraisals

Up to 10M, $35; excess of 10M, $2 per M to 100M; $1.50 per M above 100M. Appraisals at different periods, full sched. fee chg. plus ½ of earlier val.

Management

Coll. of Rents—5%. Min. $1 per mo. for each tenant.

FALL RIVER, MASS.

Sales

On sales (except as below) of 50M or less 5%; from 50M to 100M inclusive 4%, and over 100M 3%. Min. $50.

Improved Property—sold for ½ or less than the aver. assessed val. for 3 yrs. previous to sale. Min. $200.

Industrial, Warehouse, Garage or Wharf Property—5%.

Vacant Land—House lots with no buildings thereon or where buildings are of less value than the land, 5%. Min. under $600, $25. Min. $600 to $1,200, $50.

Commercial or Indus. Land—5%. Min. $100.

Farm Property—7%.

Outside of City (other than farms)—5%.

Stock of goods and personal property (as a whole)—5%.

Exchange of Property—Full comm., to be pd. by each party.

Management

On monthly rental $50 or less—10%. 7½% on balance between $50 and $100 and 5% on all balance over $100. Min. $5.

On weekly rental amounting on an annual basis to 10M or less, including supervision of minor repairs (not improvements)—10%. Over 10M, 8%.

On cost of improvements (not repairs) supervised by Agent—5%.

On cost of repairs, only when specifically agreed to—5%.

Leases

On industrial, warehouse, garage or wharf property or land—5% on rent for first 2 yrs., 2% thereafter, and on renewals when under option in lease.

Renewal of lease where there is no option, 2% on basis of previous rentals. 5% on any increase for first three yrs.; 2% thereafter. Min. $50.

On gasoline stations or land rented for gasoline station, the above rates shall apply except that in case the lease is written on basis of min. rental plus gallonage, 5% commission shall be charged annually on all rentals received over the min. Min. $100.

On business premises—5% of first year's rental, 2% for the next four years, 1% thereafter on life of lease.

On summer or seasonable property—10% of season's rent. Min. $25.

Renting residential property to tenants at will—5% of 1 year's rent. Min. $15.

FORT WAYNE, IND.

Sales

Impr. City Prop.—5%. Min. $100.

Unimpr. City Prop.—10% on 1st M; 5% on bal. Min. $50.

Sub. Prop. (except farms)—5%. Min. $100.

Farms—5%. Min. $200.

Merchandise—5%. Min. $100.

Exchanges—Same as cash sales.

Leases

Short Term—To 3 yrs., 5% total.

Long Term—3 to 10 yrs. 5% of 1st 3 yrs., 3% on remainder. 10-15 yrs., 5% on 1st 3 yrs., 3% on next 7 yrs., and 2% on remainder; over 15 yrs., 5% for 1st 3 yrs., 3% for next 7 yrs., 2% on next 5 yrs. and 1% on remainder. Chg. shall not exceed comm. due if prop. were sold at price equal to capital, at 6% of aver. gross rental for 1 yr. Aver. rental shall be ascertained by dividing total rent in lease by number of years covered. Comm. are cash when leases are signed.

Management

Comm. of Residential Rents and Apartments: Month to month rtls., half of first month's rent. Minimum comm., $7.50. Comm. in no event shall exceed first month's rent. Residential rent coll. comm., 5% of rent coll. Min. comm. $1.00 per mo. Agent may charge for maintenance and repair disbursements. Comm. on annual leases, 5% of annual rent. All comm. payable out of first money coll.

Appraisals

Board—City Property, $1.50 per M. Min. $25 on improved and $15 on vacant. Suburban, $25 min. plus $1 a mile beyond city limits. Farms, $50 min. plus $1 a mile beyond 15 miles from city limits. Addtl. fee for multiple units on one site and for special purpose properties.

FORT WORTH, TEXAS

Sales

Resid. and Bus. Prop.—5% up to 100M; 2½% over 100M. Min. $25.
Ranches—5%. Min. $25.

Leases

5% of total gross rental up to 2 yrs., 4½% up to 3 yrs.; 4% up to 5 yrs.; 3% on 2nd 5 yr. period; 2½% on 3rd 5 yr. period; 2% beyond 15 yrs. Regular comm. on percentage leases on guaranteed rental plus 5% on all excess as paid.

Management

5% coll. comm. on bus. & high class resid. prop.; 10% on less desirable resid. prop.

Appraisals

Bus. Prop.—$3 per M of appr. val. to 50M; $2 per M 50 to 100M; $1.50 per M over 100M; Min. $75.

Res. Prop.—$4 per M to 10M; $2 per M over 10M; Min. $40.

Farms, Ranches — $2 per M to 50M; $1.50 per M 50 to 100M; $1 per M over 100M; Min. $100 plus 25c per mile.

Expert Testimony—Suggested, $50 per day.

GARY, INDIANA

Sales

Impr. Prop.—5% on 1st 50M, 3% on bal. Min. $100.

Unimpr. Prop.—10% on 1st M and 5% on bal. Min. $25.

GRAND RAPIDS, MICH.

Sales

Impr. & Unimpr. City Prop.—5%. Min. on sales to 1M, the Min. is $50 on Impr. City prop.

Acreage, Farm Prop.—5%. Min. $100.

Exchanges—Full comm. pd. by both parties.

Leases

Short Term—Mo. to mo., ½ 1st mo. rent.

Vacant Land or Prop. with Existing Buildings—Min. 5% 1st $25M, plus 3% next $50M, plus 2% on remainder of total lease rental.

New Construction—5% on 1st $25M plus 3% on remainder.

Management

Same comm. as in Leases, above.

Collections—Min., 5% of rentals.

Supervision Repairs—10%.

General Care of Prop.—Min., $6 per annum.

HARTFORD, CONN.

Sales

Impr. Prop. (excepting farms) in Territory I (Hartford, West Hartford, Wethersfield, East Hartford, Bloomfield, Newington, Windsor and Glastonbury)—5% 1st 25M; 3% over 25M; Min. $100.

Unimpr. Prop. (including farms) in Territory I—5%. Min. $50.

Impr. Prop. (excepting farms) in Territory II (Farmington, Rocky Hill, South Windsor, East Windsor, Suffield, Enfield, Simsbury, Avon, Berlin, Windsor Locks and Cromwell) and Territory III (elsewhere)—5%. Min. $100.

Unimpr. Prop. (including farms) in Territory II—5%. Min. $100.

Unimpr. Prop. (including farms) in Territory III—10% to 5M and 5% on each M or fraction thereof; over 5M, Min. $100.

Exchanges—One chg. on larger sale to be divided between both owners in proportion that full comm. on sales of each prop. would be to full comm. on sale of both.

Leases

Industrial Prop.—5% of gross selling price.

Short Term—Bus. & res. prop., min. ½ of 1st mo. rent; 5 yrs. or less, 5% of gross rent.

Long Term—More than 5 yrs. 5% gross rent for 1st 5 yrs., 1% to 21 yrs., by agreement over 21 yrs.

Where lease has pur. op. and Lessee buys, comm. shall be paid at time op. is exer.

Management

Resid. or Bus. Prop.—Territory I, 10% to $100 per mo. 8% from $100 to $200; 5% over $200 per mo.

Appraisals

Board—By agreement.

HOUSTON

Sales

Impr. City Prop.—5%. Min. $25.

Unimpr. City Prop.—5%. Min. $25.

Acreage, City and Suburban—5% to 10%. Min. $25.

Country Prop.—10%.

Stocks, Fixtures and Personal Prop.—Bus. 5% plus leasing comm. on unexp. term of lease. Resid. 10%.

(Securing permits $25; securing railway spur track franchises, $50.)

Exchanges—Each party pays ½ the commission on smaller amt.; owner of larger prop. pays full comm. in addit. on excess in value of larger prop. over smaller.

Leases

Short Term—50% of 1st mos. rent.

Long Term Leases—To 2 yrs., 5%; 2-5 yrs. 5% 1st 2 yrs., 4% next 3; 5-10 yrs., 5% 1st 2 yrs., 4% next 3, 3% next 5; 10-15 yrs., 5% 1st 2 yrs., 4% next 3, 3% next 5, 2% next 5; over 15 yrs., 5% 1st 2 yrs., 4% next 3, 3% next 5, 2% next 5, (1% each addit. yr., until comm. equals sales comm. on value deter. by capital. aver. annual rental at 5%.)

Rules—1. Total amt. of comm. due when lease is signed. If paid otherwise, e.g. monthly, leasing comm. shall be 5%. When lease is based on pctg. of gross sales with min. guar., comm. shall be payable in cash on min. guaranteed rental; comm. on excess, 5% due and payable when coll. by lessor. 2. Comm. on percentage leases without guaranteed min. rental shall be 5% of amt. coll. by lessor.

Oil Leases—10% of the consid. & 5% on subsequent coll. of oil lease rental.

Appraisals

Matter of contract. Min. $25, and addtl. chgs. to cover necessary expenses.
(Special chgs. for special service.) (Out of town prop. chg. 10c per mile.) Min. $5.

Expert Testimony—$50 a day.

INDIANAPOLIS

Sales

City and Sub. Prop.—5%.

Subdivisions—By agreement.

Special Effort Prop., Farms, Lots—By agreement.

Leases & Leaseholds—Reg. leasing comm. on unexp. term, plus 5% of any cash bonus pd.

Exchange—Full comm. pd. by each party.

Pay-Off of Conditional Sales Contracts or Leases with Option to Purchase—Where final payment is made under a conditional sales contract or a lease with option to purchase, the Realtor shall be entitled to chg. owner 1% of unpaid bal., or a $25 min., when the Realtor is employed to assist in final settlement of the same. This fee is to compensate the Realtor for his services in helping prepare closing instruments, continuation of abstract, securing pay-off balances, determining status of taxes, Barrett Law Assessments and other liens, or for such other services as are necessary to completion of transaction.

Leases

Short Term—50% of mo. rent on mo. to mo. tenancies.

Long Term Leases—On all commercial leases for a term not exceeding 5 years, the fee shall be 3% of the total amount of rents contracted to be paid under said lease, with a minimum charge as follows: a charge equal to one-half of one month's rent for a lease of one year or less; for a lease running for more than one year and not longer than two years the minimum charge shall equal one month's rent; for a lease running for more than two years the minimum charge shall equal one and one-half month's rent.

Percentage Leases—Reg. comm. on min. rental, payable when lease is executed, plus addit. comm., same rate, on excess rent, payable annually.

Net Leases— (1-30 yrs., incl.), comm. computed on total rental plus taxes contracted to be pd. by lessee, using current yrs. taxes as basis for computation.

Sublease—Foregoing comms. apply.

Rules—1. If renewal privilege or op. to pur. is exer., chg. addit. comm. on renewal, payable at time of pur. or renewal.

Management

Cancellation Clause — Fees same as if clause was not incl.

All Types City Property — 7%.

City Property—7%; furnished prop. in city 10%; Suburban—10%; rental ½ 1st mos. rent; sup. repairs, 10%.

Appraisals

Individuals—1-2 Family Resid. Prop.: $15 min plus $10 each add. house on same application & assignment; Vacant Resid. Lots: Min. $10 per lot, $5 each adj. lot not to exceed 20 lots. Over 20, subdiv. fees prevail. Platted Subdiv., Filling Stations, Hotels and Office Bldg., Storerooms, Ind. Prop., Vacant Ind. & Com. Lots, Lofts & Storage: by agreement. Farms: $50 plus 10c per acre plus 10c per mile. Excessively imp. tracts by agreement.

Court Service—$50 for each ½ day or fraction thereof for appearance, plus reg. app. fee, plus compensation for preparation.

JACKSONVILLE, FLA.

Sales

Impr. and Unimpr. City Prop.—5%. $50 Min.

Suburban Prop.—10% to $50M, 5% on bal.

Acreage & Farm Prop.—10%.

Exchanges—Same as for sales.

Negotiated Leases

Rules—1. If renewal op. exer., 2½%. 2. If purchase op. exer., chg. sales comm. 3. When tenant or purchaser is secured for prop. controlled by another agt., comm. shall be divided between broker and agt.

Management

Resid. Accts.—1) No change in pres. accts. Leave to discretion of agent. 2) 10% comm. on all furn. dwellings or apts. Where apmt. bldg. has both furn. and unfurn. units, leave to judgment of agent. 3) 7½% comm. on unfurn., 1-fam. dwelling for 1st $75; 5% on bal.; 6% on unfurn. duplexes, except certain outlying areas. 4) 10% comm. on unfurn. 1- or 2-fam. dwellings in certain outlying areas and beyond. 5) 6% comm. on all unfurn. accts. of 3 or more units. 6) $2 min. comm. on any one acct. 7) ½ of 1st mo. rent for securing tenant when agent does not collect rent or manage.

Comm. Accts.—1) 5% on prop. not under lease when agent coll. rent. 2) ½ of 1st mo. rent for securing mo. to mo. tenant when agent does not coll. rent or manage. 3) 5% of 1st yr. and 2½% of term on gross rent for long or short term leases when agent does not coll. rent or manage. Shall not exceed sales comm. 4) On new accts. under same owner as agent's old accts., same charge as old accts. 5) On 5-yr. or more leases of $500 rent or more per mo., and agent manages one or more prop. for the owner, or performs collateral prop. services, agent shall use own discretion. Min. is 3% of rental coll. 6) On 5-yr. or more leases of $500 rent or more per mo. and agent merely coll. rents, 3% min. 7) on percentage leases, 5% of min. rental plus not less than 3% of excess rental.

JERSEY CITY, N.J.

Sales

Impr. City Prop.—5%.

Vacant Land—10%.

1- to 4-Fam. Dwellings—7½%.

Leases

Short Term—1 yr. or less, 5%. Bus. prop. 5% on 1st 10 yrs.

Long Term—Bus. prop. 2½% from 5 to 21 yrs.; 1% in excess of 21 yrs.; Industrial prop. 5% up to 21 yrs.; 1% in excess thereof.

Management

Resid. & Apt. Prop.—5% of total rental coll.

Commercial and Industrial—5% up to 50M Over 50M by special agreement.

Appraisals

$25 to 5M; $50 to 15M; $75 to 25M; plus $2.50 per M from 25M to 100M; plus $2 per M from 100M to 500M.

KANSAS CITY, MO.

Sales

City Prop.—5% to 100M; 3% on next 400M; 2% on bal.; Min. $50.

Subdivision—10% (Owner pay adv.).

Farm Prop.—5% to 10M; 3% on bal.; Min. $50.

Leases and Leaseholds—Reg. leasing comm. on unexp. term as if new lease had been made, plus 5% on cash consid. (In no case shall comm. exceed what would have been comm. had transaction been sale of fee.)

Exchanges—Each party pays reg. comm.

Division—When sale or lease of property is listed with board member and made by another board member with consent and assistance of former, equal div. of comm. shall be made, unless otherwise mutually agreed.

A division of com. shall not be made by an active member with anyone who is not regularly engaged in real estate business.

Leases

Short Term—Less than 1 yr. (lease or mo. to mo.) ½ of 1st mos. rent.

Long Term—5% for 1st 10 yrs.; 4% next 10 yrs.; 3% on bal. until comm. equals amt. earned if sale had been made. (Selling val. determined by considering aver. annual rent at 5% of selling val.); Min. ½ mos. rent.

Percentage leases—Rule 1—On min. guar. leases, same as for straight leases, due and payable on closing of lease. Each yr. thereafter, when addit. rent shall fall due as per cent of gross receipts, broker shall be entitled to coll. comm. at end of each yr. as earned. Rule 2—On no min. guar. lease—comm. computed on actual rental val. for full term lease. Rule 3—If op. to pur. is exer. chg. reg. sales comm. Rule 4—If lease contains op. to cancel, chg. comm. on full term. Rule 5—If lease is extended or renewed, chg. reg. leasing comm. for full term, lease comm. already paid.

Management

Bus. Prop.—Not less than 5% gross ann. income. Min. $2 per mo. for each tenant unit managed, except for office bldgs. Renting and leasing, chg. reg. comm. Renewals or extensions, by agreement. Office bldg. leases above ground floor, by agreement.

Resid. Prop.—Rules—1. For obtaining new tenant for 1 yr. or less (lease or mo. to mo.), ½ 1st mo. rent if agt. does not manage prop. 2. If agt. manages prop., ¼ 1st mos. rent. 3. For mgmt. of prop. and coll. of rents, 6% of gross mo. income for prop. of 12 units or less; 5% for all above 12 units. Min. chg. of $2 per unit per mo. 4. When sub-agt. obtains tenants accepted by agt., he shall receive ¼ of 1st mo. rent which shall be chgd. to owner, payable when 2 mos. rent have been pd. 5. In multiple dwellings no part of cost of living quarters for manager or janitor shall be pd. by agt. 6. Above min. sched. shall not preclude agt. from chg. higher comm. by agreement with owner.

Appraisals

Expert Testimony—Min. $50 per day.

KNOXVILLE, TENN.

Sales

Impr. City Prop.—5% to 15M; 3% above; Min. $50.

Vacant Lots—10% to 1M; 5% above; Min. $25.

Farms—5% above 2M; Min. $100.

Leases

Resid.—10% to $20; 7½% $20 to $30; 5% above $30. For securing tenant and not handling rents, 50% 1st mos. rent.

Repairs—10% to $250; 5% above.

Appraisals

Board—Min. $50; $2 per M to 50M; $1 per M excess of 50M and not more than 100M; 50c per M excess of 100M.

Expert Testimony—Min. $25 per day.

LITTLE ROCK, ARK.

Sales

Indus. and Bus. Prop.—5%.

Resid. Prop.—Impr.—5%, Min. $100.

Resid. Prop.—Unimpr.—10%, Min. $50.

City Subdivision—By agreement.

Suburban Prop.—10%.

Farms—10%.

Exchanges—Full comm. on each prop.

Appraisals

Board—$75 on all appraisals, plus $2 per M of valuation to 100M; $1 per M up to 200M. Over 200M and involving many units — special agreement.

LONG BEACH, CALIF.

Sales

City and County, Impr. or Vacant — 5%. Min. $50.

Exchanges—5% of full value of each prop.

Leases

Impr. or Vacant—1 yr. 5%; 2 yr. 4%; 5 yr. to 10 yr. 3%, and 2% from 10 yr. to 25 yr. Min. $25.

Indust. and Manuf.—1 yr. 5%; 3 yr. 4%; 5 yr. 3½% plus 2½% for 2nd 5 yrs.

Management

Resid. Prop.—5% of rents collected. Min. $5 per mo.

Bus. Prop.—5% to and incl. $100; 3½% to and incl. $200; 2½% for over $200. Min. $5.

Office Bldgs.—Separate agreement.

Appraisals

Individual contract.

Expert Testimony—$50 per day.

LONG ISLAND, N.Y.

Appraisals

Queens, Nassau, Suffolk Counties — Recom. that fees for appraisals, testimony, condemnation proceedings, etc., be arr. by negotiations between parties concerned.

QUEENS COUNTY

Sales

(Except territory covered by Queens North Shore Chapter—Third Ward of Queens.) (Min. $100.)

Impr. Prop.—1st 50M, 5%; in excess, 2½%.

Unimpr. Prop.—5%.

Acreage (unimpr.)—5%.

Factory Sites (unimpr.)—5%.

Water Front Prop.—5%

Good Will, Goods and Chattels—10%.

Lease or Leaseholds—Reg. leasing comm. on unexpired term, plus 1% of the sum to be pd. for the lease or leasehold.

Leases

Resid.—(Except Long Island City, Ridgewood, Glendale and Maspeth, and territory covered by the Rockaways, Arverne, Edgemere, Belle Harbor and Neponsit.) Fur. or unfur., Min. $25; 1-6 mos. fur. apts. or houses, 10%; 1 yr. or less, 5% annual rent; 2nd yr. or renewal, 2½%; 3rd yr. or renewal, 2½%; (more than 1 yr. 5% for 1st yr. and 2½% for each addit. yr.) For rental fur. rooms, comm. shall be by agreement, but not less than 15%.

Monthly Tenancies—50% 1st mos. rent; Min. $25.

Indus.—(Mfg., Indus. processes, warehouses, gas stations, garages and land located in territory zoned for industry or as undeter.); Min. chg., $25; 3 yrs. or less gross rent, 5%; 4th to 21st yr. aggregate gross rent, 1½%; 22nd yr. to bal. of term, aggregate gross rent, ⅛ of 1%.

Waterfront Prop.—5% gross rent.

Bus.—(Except territory covered by the Rockaways, Arverne, Edgemere, Belle Harbor and Neponsit)—Min. chg. $25; 1-5 yrs., 5% on 1st yr., 2½% each addit.; over 5 yrs., 2½% gross rent to 200M; over 200 M, 1½%.

Percentage Leases—Where min. rent is specified, comm. shall be computed at usual rate of min. When addit. rent shall fall due as percentage of gross receipts, comm. shall be computed as though addit. rent had been known at time of exec. of lease and comm. is payable at end of each respective yr.

Management

(Rate schedule of Long Island Real Estate Board, Inc.)

1st 5M col. on each bldg. monthly, 5%; on next $2,500, 4%; on next $2,500, 3%; in excess of 10M monthly 2½%. Reg. comm. on leases; ½ reg. comm. on res. renewals. Min. $5 per mo. on each bldg. ½ full comm.

NASSAU COUNTY

Sales

(No comm. to be less than $100)

Impr. and Unimpr. Prop. (includ. acreage and waterfront)—5%.

Good Will, Goods and Chattels—10%.

Leases or Leaseholds—Reg. leasing comm. on unexp. term, plus 1% of the sum to be pd. for the lease or leasehold.

SUFFOLK COUNTY

Sales

Impr. Prop.—$100 Min.

Unimpr. Prop.—$50 Min.

All impr. prop., farmland, & impr. bus. & comm. prop.—5%; All other except above, first $2,500, 10%; excess 5%.

Good Will, Goods & Chattels—10%.

Leases

Resid. & Bus.—Min. Comm. $25; mo. to mo., ½ 1st month's rent. For leasing prop. for term of 1 yr. or more, 1st yr. 5%; thereafter, 2½%; short-term non-seasonal rentals furnished rooms—by agreement.

Indus.—(Mfg., indus. processes, warehouses, gas sta., garages and land located in territory zoned for indus. or undeter. Min. $25; 3 yrs. or less gross rent, 5%; 4th to 21st yr., aggregate gross rent, 1½%; 22nd yr. to bal. of term, aggregate gross rent, ⅛ of 1%; Waterfront prop., 5%.)

THIRD WARD QUEENS

(Territory covered by Queens North Shore Chapter.)

Sales

(Min. $100)

Real Prop. Incl. Acreage and Waterfront—5%.

Resid. Prop. incl. 1, 2 and 3 family houses—5%; apt. bldgs., bus. bldgs., garages, factories and comm. bldgs., 5% on 1st 100M and 2½% on amt. in excess.

Good Will, Goods and Chattels—10%.

BELLE HARBOR and NEPONSIT

(Territory covered by Rockaways, Arverne, Edgemere.)

Leases

Bus. and Resid.—6% gross rent, for 1st yr. and 3% each successive yr.

LONG ISLAND CITY, RIDGEWOOD, GLENDALE, and MASPETH

Leases

Resid.—1 yr. or less (min. $25), 5%; 2nd yr., 2½%, 3 or more yrs. straight 2½%.

NASSAU PENINSULA

(Hewlett, Lawrence, Woodmere and Cedarhurst.)

Leases

Bus. and Resid.—6% 1st yr. 3% each successive.

LOS ANGELES

Sales

Bus. Prop.—5% on 1st 50M; 2½% on bal.

Houses, Flats & Duplexes—5%.

Hotels, Apt. Houses & Bungalow Cts.—5%.

Subdivisions—By agreement.

Acreage, Farm and Ranch Prop.—5%.

Leases and Leaseholds—Bus. Prop., 5% on 1st 100M, 2½% on bal. (5% straight on indus. and small resid. prop.)

Indus. Prop.—5%. (Securing permits, franchises, $25; Railway spur track franchise, $50 & up.)

Stock, Fixtures and Equipment—10% on 1st 5M, 5% on bal.; $50 min.

Exchanges—Full sales comm. pd. by each party.

Leases

Short Term Resid.—Houses, Flats, Duplexes, 5%, Hotels, Apts. & Bung. Courts; 3% of 1st 5 yrs.; 1½% of bal.; mo. to mo., 25% of 1st mos. rent; if fur. and agt. shows prop., 35% of 1st mos. rent. Min. $10.

Short Term Bus. and Ground—3% for 1st 5 yrs.; 1½% for bal.; where lease is cause of new structure, 3% for 1st 5 yrs., 2% for bal.; Min. $25. (Industrial prop., 3½% to 5 yrs.; 2½% 5-10 yrs., 1½% on bal.; where lease is cause of new structure, 4% to 5 yrs.; 2½%, 5-10 yrs., 1½% on bal.) (Country prop., Crops 5%, Cash 5%.)

Long Term—Over 25 yrs., see sales. (Take as val. that sum 6% of which equals aver. net annual rental and 7½% of which equals aver. gross annual rental.) 5% on 1st 100M; 2½% on bal.

Rules—1. For listing for rent, $1. 2. On renewals, chg. same as on new leases. 3. On ext. op., chg. reg. comm. 4. On appraisals fig. comm. on basis of aver. stated rental on full term. 5. If op. to pur. is exer., chg. reg. sales comm. less comm. already pd. for leasing.

Management

Collections—Resid. prop., 5% min. $5 per mo. Bus. & ind. prop., 5% of rents coll. Country prop., 5%. Office bldgs. by agreement.

LOUISVILLE

Sales

City of Louisville and Jefferson County—5% to 25M; 3% on bal. Min. $75 on impr. prop., $35 on unimp. prop.

Subdivision—Special contract. Min. 10%.

Buying Real Estate—Same as sales.

Exchanges—Reg. comm. on each prop. divided equally between agts. participating.

Auction Sales— (A) Within city—same as for private sale. (B) Suburban. 5% on gross amt. Min. $50. (C) Personalty, 10%. (D) Assignee sales, fee to be satisfactory to official controlling sale. (E) Advertising, seller to defray expenses for advertising and promoting sale.

Leases

Month to Month and less than 1 yr. lease. 1st mos. rent plus advertising exp.

1 Yr. or More — All advertising and 4% on 1st 5 M; 3% from 5 M to 10 M, 2% on bal.

Renewal, Ext. or Pur. Op. in Lease — If either privilege is exer., reg. comm. in accordance with lease or sales schedule is charged, whether or not extension, renewal or pur. is made exactly on terms stipulated in lease. Ext. to be considered in class it would fall if such terms were part of original lease. In renewal, charge as though it were new lease. Where cancellation clause is contained in lease, comm. shall be same as if there were no cancellation clause.

Percentage Leases

Regular leasing comm. on estimated rental for entire period, or in installments, according to actual rental. When percentage lease provides for min. rental and percentage of gross for each yr. of term, comm. on min. rental specified at time of closing lease computed at usual rate on aggregate of specified min. for entire term, plus comm. on addit. rental at end of year at same rate.

Management

Coll.—6% on gross on all resid. coll.; all other rentals, not less than 5%.

Farms—5% on gross income and all advertising. Min. $25 per annum.

Fur. Resid. and Apts. for Seasonal Occupancy—10% on gross income and all advertising.

Appraisals

Individual—$2 per M to 50 M; over 50 M $2 per M to 50 M, and $1.50 per M to 500 M; $1 per M in excess of 500 M. Min. $10, except on property in litigation where min. fee shall be $25. Above sched. for 1 appraiser. Two appraisers, 1½ times individual fee; 3 appraisers 2 times individual fee. For appearance in court there shall be addit. fee.

Board—Min. $100. By Valuation Committee ½ of 1%.

MEMPHIS

Sales

City Prop.—5% to and incl. 25 M, 3% on bal. Min. $50.

Prop. Outside of City Limits—5%. Min. $50.

Acreage and Farm Prop.—5%. Min. $50.

Leases

Cash settlement basis, 4% of 1st 5 yrs.; 3% of next 5 yrs.; 2% of next 10 yrs.; 1% of next 30 yrs.; and ½ of 1% thereafter. Net leases, cash basis, ½% higher first 30 yrs. Deferred basis, under $20 per mo., 10%; over $20 per mo. on mo. to mo. basis ¼ of 1st mo. and 5% thereafter; 1 yr. lease ½ of 1st mo. and 5% thereafter; over 1 yr. and under 3 yrs., 2/3 of 1st mo. and 5% therafter; 3 yrs. and over 1st mo. rent and 5% thereafter; net leases deferred basis 1% higher. Percentage leases: On min. guar. leases, same comm., cash or deferred, as applied to straight leases on min guar. and 5% on all excess when pd.

Res. Prop., Renting and Mgmt.—$20 per mo. and under, 10% of gross mos. coll.; $20 to $30, 7½%; over $30, 6%.

Fur. Res. and Apts.—10% of gross mo. coll.

Appraisals

Board—Min. $50; $2 per M to 100M; $1 per M on bal. Outside city same rates with min. of $10.

Expert Testimony—$25 per day in court. (If appearance in court is not required, chg. $25 for preparation of testimony.)

Mgmt.—See leases, above.

Supervising Repairs—Min. 10% on repairs up to $500; 5% over $500.

MIAMI, FLORIDA

Sales

Vacant Property—10% of first 5M; 5% on bal.

Impr. Prop.—Not less than 5%. Min. $50.

Farm, Grove, Unplat. Land—10%. Min. $100.

Leases

Residence—All leases, including Winter Season — 10% of first $500, plus 5% of balance over $500, with a minimum of $15.

Business Prop.—Leases of one year to 30 years — Not less than 5% of rental for first 5-year period (or part thereof) 3% for next 5-year period (or part thereof) and 2% for next 20 years (or part thereof) with a minimum of $15.

Leases over 30 years shall be treated as sales.

Management

Res. & Bus.—5% of rental income, plus leasing fee depending on term and type of lease.

MILWAUKEE

Sales

Impr. City & Suburban Prop. — 5%. Min. $50.

Unimpr. City & Sub. Prop.—5%. Min. $25.

Outside Milwaukee County — Subject to special contract, but min. 5% within 100 miles; over 100 miles, min. $250.

Exchanges—Full comm. paid by each party.

Leases

Resid. Prop.—Min. 5% of total rental for term of lease. Mo. to mo. basis, min. ½ of 1st mos. rent.

Bus. Prop.—Min. 5% of total gross rent for 1st 3 yrs., 3% on bal. of term.

Ground Leases—5% of total rental for 1st 3 yrs., 3% on bal. of term. (Comm. must not exceed sales comm. on value deter. by capital. aver. annual rent, at 5%.)

Percentage Leases—Where rental is certain per cent of gross bus., comm. figure on estimated rental for period of lease. Where min. rent specified, comm. based on total min. rent and addit. rent as it falls due.

Rules—1. Comm. on renewals of bus. leases sales as on new leases; on ground leases, same rate as if lease had covered whole term. 2. When option to pur. exer., pay full sales comm. minus comm. already paid on unused portion of lease. On sales of ground lease and impr. comm. same as if new lease were made on unexp. term, plus sales comm. on consid. paid for leasehold interest and impr.

Management

Coll. Rents and Mgmt.—5% of annual rent col. Addit. reasonable chg. may be made for special service.

MINNEAPOLIS

Sales

City Prop.—5% to 100M plus 3% on next 400M; over 500M, 2%.

Unimproved Prop.—10% on 1st 5M; 5% on bal. In no case less than $100.

Subdivisions—By agreement.

Exchanges—Same as sales. Equal div. of comm. where 2 Realtors are involved.

Leases

Short Term—Mo. to mo. bus. prop., 50% 1st mos. rent; resid. prop., 50% 1st mos. rent. Min. $10.

Long Term—Bus. and resid. prop., 5% of 1st yrs. rentals; 2% next 4 yrs. and 1% for bal.

Ground Lease — 2% to 5 years; 1% on bal.; Over 50 years charge same as for sale on amount equal to 5% of aver. rent for 1st 30 yrs., plus consid. paid for impr. (If rent for 30 yrs. is not stated, but reappraisals are provided for, assume highest rent named as basis for bal. of term up to 30 yrs.)

Percentage Leases—Initial comm. payable at time lease is made. If min. rental is specified, comm. based on regular board rates for full term, plus comm. of 5% of excess rent, due and col. at end of 1st yr. Addit. comm. coll. eah yr. thereafter equivalent to 1½% of excess. If no min. specified, payable at regular board rates for full term at 75% of fair market rental val. at time of making lease and subsequent comm. of 5% on excess, due and coll. at end of 1st yr. Addit. comm. coll. each yr. equivalent to 1½% of excess ren. over min. called for by lease.

Appraisals

Board—Up to 20M, $50; $1 per M over 20M.

Management

Bus. Prop.—5% min.

Resid. Prop.—7½% min. Comm. of ½ of 1st mos. rent once a year but not on renewals or extension. During mo. this chg. is made 7½% fee not coll.

MONTREAL, QUE.

Sales

Resid. and Office Buildings and Stores — (a) In Montreal, Westmount, Outremont, Verdun, Montreal West, Town of Mount Royal, Hampstead and St. Laurent—3½%. (b) In Lachine, St. Lambert, Montreal East, Ville Lasalle, St. Michel, Ville St. Pierre, Pointe aux Trembles, Montreal North and Longueuil—4%. (c) Territories not mentioned—5%.

Indus. and Mfg. — Warehouses, churches, theatres, hotels, automobile garages, service stations, waterfront prop., and other built prop. not mentioned above—5%.

Vacant Land and Farms (except sudivisions)—5%. Min. $20.

Sub-Divisions of Farm Lands—15%.

Bus. with or Without Lease—10% full amt.

Leases

Impr. Prop.—In "a" and "b" above, 2½% total amt. of lease. Other territories, 5%. Renewals at same rate. Min. $15.

Vacant Prop. on Island of Montreal—5% total amt. of lease. Elsewhere, 10%. Renewals—same rate. Min. $15.

Fur. Houses and Apts.—5%. Renewals—same rate; Min. $25.

If option to buy is incl. and lesse buys, owner shall pay diff. between sales comm. and rent comm. for unexp. term of lease.

Management

Coll. of Rent—6% where mo. rent is $50 or over. By agreement where rent is less than $50. Where total annual rent, exceeds 150 M, 6% of 150M and 3% in excess. Chgs. for supervision of repairs and other services by agreement. Uusual rental comm. for new tenants.

Appraisals

Board—1/5 of 1% for 1st 500M, 1/10 of 1% on excess.

NASHVILLE

Sales

City & Suburban Sales (all types of prop.)—5% of the first 25M of sales price and 3% on remainder. Min. comm. $50.

Farm and Acreage—5%.

Exchanges—Full comm. pd. by each party.

Leases

Short Term—5% to 3 yrs.; 3% over 3 yrs. if paid cash. 10% for $25 per mo. or less.

Management

Resid. Prop.—10% on mo. rental to $25. Over $25, 10% to $20, 5% on bal. 10% on fur. prop.

Duplexes, Flats and Apts., with gross rental val of $250 or less—Units same as above. Apts. with gross rental val. of more than $250 per mo.by contract. Min., 6% mo., rentals.

Repairs and Upkeep — 10% to $500, 5% on excess.

Commer. Prop.—10% on mo. rentals to $25. Over $25, 10% on 1st $20, 5% on bal. Other leases or contracts—for 1 yr. for procuring tenant, ¼ 1st mos. rent. Max. $100, 5% of mo. coll. thereafter. 1 yr. to 3 yrs., for procuring tenant, ⅓ of 1st mos. rent, max. $150; 5% of mo. coll. 3 yrs. to 5 yrs., for procuring tenant, ½ 1st mos. rent, max. $200, 5% mo. coll. 5 yrs. to 7 yrs. for procuring tenant, ⅔ of 1st mos. rent, max. $250, and 5% of mo. coll. More than 7 yrs., for procuring tenant, 1st mos. rent. Max. $300, 5% mo. coll.

Repairs and Upkeep—10% to $500; 5% in excess.

Appraisals

Appraisals (Individual)—$2 per M up to and including 50M; $25 min. fee; $1.50 per additional M up to and including 100M; and $1 per M for each additional M with no additional charges for amounts to $500 and amounts of $500 to $1,000 charges are as additional $1,000.

Board of Joint—2 times individual fees.

Depositions and Expert Testimony—On general real estate values and professional or technical information, $25 per day or part thereof. Where valuing particular property and giving testimony, $25 plus fee for appraisal subject to contract and prior agreement.

NEW HAVEN, CONN.

Sales

Impr. City Prop.—5% on first 50M; 3% on excess of 50M. $100 Min.

Unimpr. City Prop.—10% to 2M. 5% over 2M. Min. $75.

Indus. Prop.—5%. Min. $100.

Country, Resort and Shore Prop.—5%. Min. $100.

Goodwill, Goods, or Chattels — For consummating a sale or a purchase of goodwill, goods, or chattels; 10% of first 5M of gross sales price, 5% excess of 5M.

Leases and Leaseholds—1% on consid., plus reg. renting comm. on bal. of term.

Exchanges—Reg. comm. paid by each party.

Leases

Indus., Residential and Commercial Prop.—1st year, 5%; 2nd year, 5%; 3rd to 10th year, 2%, 11th to 21st year, 1½%; thereafter by agreement.

Country, Resort and Shore Prop.—10% of annual rent for 1st yr. (or fraction thereof); 2½% of each addit. year.

All Other Prop.—½ of 1st mos. rent for 1st yr. (or fraction thereof); 1½% of annual rent for each addit. yr. (Except fur. flats and Apts.) Fur. units to 5 mo. min. 10% total.

Rules—1. Comm. on renewals, sub-leases, etc., on same basis. 2. If op. to pur. or renew is exer., chg. comm. as though above were stipulated in orig. lease. 3. On percentage leases, chg. reg. comm. on min. rent (or if no min. is stated, on ¾ of aver. fair market rental val. for term); then chg. comm. on addit. rent at end of yr., as it comes due, as if addit. rent had been known at time lease was made. 4. On net leases add taxes to rent and chg. comm. on total. (Use current taxes, or taxes for previous yr., or estimated taxes, or await assessment.)

Appraisals

A minimum fee of $50 for the first $10,000 and $2.00 for each thousand or fraction thereof above the first $10,000. Court fees to be extra.

Management

Central Bus. Prop.—Chg. based on services required.

All Other Prop.—Min. 5% of gross rent.

Cancellation—Reg. renting comm. for unexp. term.

NEW ORLEANS

Sales

City Prop.—5% 1st 25M; 4% on excess; Min. $25.

Industrial Property—7½% on Imp. or Unimproved unres. Ind. Prop.; (except where used for residential purposes, in which case the rate of "City Property" will apply.) On rest. Imp. Ind. Prop. and rest. unimp. Ind. Prop. 5% for first 25M, 4% on excess; $25 Min.

Country Property, Farms and Acreage — 10% on 1st 25M; 5% on excess; Min. $25.

Sub.—Subject to agreement. 5% min.

Stock and Personal Prop.—When not included in sale of real estate, 10%. Min. $25.

Exchanges—Full comm. pd. by each party.

Leases

Ordinary or Gross (where owner pays taxes, ins. and/or other terms)—5% to $2,500; 4% on excess; Min. $10.

Net Leases (where lessee pays taxes, ins. and/or other items)—5% to 200M; 4% on excess.

Appraisals

Individual—$2 per M to 100M; over 100 M to and incl. 500M, $1.50 per M; over 500M, $1 per M. Comm. & Indus. Prop.—by agreement. Min. $3 per M. $15 min.; Country Prop., $25. (Above rates apply except in cases of regularly employed appraisers for account of homesteads, banks, insurance co's.)

Board—Property is inspected and fee is fixed prior to appraisal.

Expert Testimony—$50 per day min., plus appraisment fees.

NEW YORK

(See also Brooklyn, Bronx, Long Island, Staten Island)

Sales

Prop. in Borough of Manhattan — 5% on 1st 25M; 3% on next 25M; 2½% on next 50M; 2% on next 100M; 1½% on next 800M; 1¼% on next 1,000M; 1% on excess over 2,000M. Min. $100 on unimpr.; $200 on impr.

Cooperative Bldgs.—Selling Agency by agreement. Selling Agency for an individual apt. or office, or space in cooperative bldg., $1 per share of stock sold, but never less than 10% of the prevailing annual maintenance charge for the apartment, office, or space, plus 3% of the selling price.

Waterfront Prop. (New York Harbor)—5%.

Leases and Leaseholds—Leasing comm. on unexp. term of lease, plus 1% on consid.

Furniture and Fixtures—10%. (If sale price does not mention furniture separately in contract, chg. reg. sales comm.)

Exchanges—Full sales comm. paid by each party.

Rule—Should title to prop. prove imperfect, claim for sale comm. not invalidated.

Mortgages—For procuring the acceptance 1st mortgage loan on permanent commitment: 2% up to 50M; 1% on excess; extension first mortgage loan 1% on aggregate; temporary financing by agreement.

Leases

Residential, Bus. and Ground—Up to 21 Yrs. aggregate $1 million or less, 3½% 1st yr.; 2% 2nd yr.; 1½% next 19 yrs.; 1¼% excess over $1 million to $2 million; 1% excess above 2000M. Over 21 yrs. to 50 yrs., above comm. on 1st 21 yrs.; ⅛ of 1% on 22nd to 50th yr. incl. Over 50 yrs., above comm. to 50 yrs. and 1/16th of 1% from 50th yr. to end of term.

Priv. Dwells. and Fur. Apts.—1 yr. or less, 5%; 2% on bal.

Waterfront Prop. (New York Harbor)—5%.

Rules—1. Min. comm. on lease more than 1 Mo., $20; "unfur. private house rental" minimum commission, $100. 2. If renewal or extension is exercised on lease, charge commission on whole term less commission already paid. A lease shall be deemed renewal if option to renew is exercised, although terms of renewal may not be strictly according to terms expressed in orig. lease in which event orig. broker shall not be entitled to a comm. for a term greater than that granted under orig. renewal privilege unless he participates in the new negotiations. 3. If option to pur. leasing is exer., chg. comm. as if orig. deal had been sale, less unearned comm. already paid. 4. Where owner has sole right to cancel chg. comm. on full term; where tenant has sole right to cancel (or whether both have right), charge comm. on non-cancel. term, with agreement to pay comm. on bal. if not cancel. Lease not deemed cancelled unless tenant vacates premises. In the event tenant remains under a new agreement, orig. broker shall be not entitled to comm. for period greater than term of orig. letting, unless he participates in new negotiations. 5. Percentage leases—If min. rent is specified, chg. comm. on min. rent plus comm. on addit. rent as it falls due; where no min. specified, chg. comm. on 50% of asking price plus comm. on addit. rent as it falls due. 6. Should there be clause in lease whereby tenant is obliged to pay interest on any existing mortgage encumbrance, broker's comm. shall be computed on aggregate sum of rent reserved, plus monetary obligations assumed by tenant under such interest clause. 7. Should there be a clause in lease where tenant is obligated to pay real property taxes, such shall be considered as rent on which broker's comm. is payable. In making computation, taxes for current year, if fixed, shall be used; if not fixed, taxes for previous year. 8. In mo. to mo. lease, comm. shall be paid at rate applicable as mo. rental is paid.; after 12 mos., broker shall receive comm. on each mo. rental paid at rate for lease for term over 1 year. 9. On leases where there is allowance in form of rental (as distinguished from allowance for repairs, etc.), comm. shall be figured on net rental for term.

Management

Comm. Prop.—4% gross coll. to 50M annually; 3½% 50M to 100M; 3% 100M to 200M; 2% 200M to 500M; 1% over 500M.

Res. Prop.—4% gross coll. to 100M annually; 3% 100M to 200M; 2% 200M to 500M; 1% over 500M.

Co-op. Apts.—5% gross coll. to 50M; 4% 50M to 100M; 3% 100M to 150M; 2% over 150M.

In addit. to mgmt. fees, full comm. on renting and ½ comm. on renewals. Owner-occupied bldgs., hotels, apt. hotels, single tenant occupancy bldgs. and bldgs. under net lease, by agreement.

NORFOLK

Sales

City Prop.—Not less than 5%.

Unimpr. Prop.—10% 1st 5M; 5% bal.

Farm and Timber Lands—Not less than 10%.

Exchanges—Reg. Comm. paid by each party.

Board Area — Prop. sold in Bd. area, cooperation with broker outside area, 75% comm. to local broker, 25% to co-broker.

Rental Comm.—A commission of not less than 6% shall be generally chgd. for the coll. of rents on all props., (with the except. that when there are 100 or more units in a single project a special agreement may be arranged), and a comm. of not less than 6% shall be gen. chgd. for rent coll. on all commercial prop. except the following cases in which a comm. of 10% may be chgd. Props. outside the corp. limits of the cities of Norfolk and Portsmouth. Fur. dwels. and apt., Dwells and apts. occupied by Negro tenants. When the aggregate mon. rental does not exceed $100. When special services are required or when a special agreement with respect to the comm. is concluded. On 1-fam. dwg. when agent manages one property for an owner.

Repairs, Ins., Taxes—Where paid by tenant, must be incl. in rent on which agent's compensation is figured.

Commissions for Securing Leases — In every case where an agent secures the lease it shall be assumed he shall manage the property and collect the rent, charging the regular commission, unless prior to the consummation of the lease the owner and agent agree by contract that the agent shall not manage the property in which case the owner shall pay the regular commission on the first year's rental and three-fourths the regular commission on each year thereafter on all property whose annual revenue does not exceed $1,500, and on all properties where the revenue does exceed $1,500 three-fourths of the regular commission shall be charged for the full term of the lease, payable upon the consummation of the lease.

Account Transfer — Agent originally making lease entitled to comm. on remaining term, payable or transfer.

OAKLAND

Sales

Bus., Ind. and Income Prop.—Impr. (incl. multi-family housing)—5% to and incl. 200 M. plus 2½% over 200 M. Min. $100. Unimpr., 10%. Min. $50.

Resid. Prop. (single family dwellings) — Impr.—5% of land and impr. plus 5% of val. of fur. (if incl.). Min. $100. Unimpr., 10%. Min. $50.

Subdivision Acreage (urban or sub.)—10%. If realtor handles rezoning or map filing procedure, add 2½%.

Agric. Prop.—10%. Min. $100.

Sale to a Public Body — Reg. comm. plus 2½% as special compensation for exceptional services.

Exchanges—Full comm. by each party. Min.: impr., $100; unimpr., $50.

Leaseholds—15% or more of sale price, plus 10% of sale price of mdse., Good Will etc., if incl.

Leases

Bus., Ind., Wholesale and Resid. — 5% for 1st yr., plus 4% for 2nd and 3rd yrs., plus 3% for 4th and 5th yrs., plus 2% for bal. of term. Min. ½ of 1st mos. rent, not less than $25.

Rules—When lease involves erection or promotion of bldg. or construction of new bldg., add 50% to reg. leasing comm. When rental is net, comm. shall be on gross rental. Gross rental shall be deter. by adding as rental an annual sum equal to 1½% of val. of land and impr. If value of land and impr. is not stated in lease, val. shall be that sum of which net rental is 5%.

Bus. and Ind. Prop. — Mo. to Mo., 50% of 1st mos. rent. Min. $10.

Resid. (single family, flats and duplexes) — 35% of 1st mos. rent. Min. $10. If Realtor holds exclusive agency for fur. vacant prop., fee shall be 50% of 1st mos. rent.

Apts., Apt. Courts and Bungalow Courts — Unfur., 25% of 1st mos. rent. Fur., 35% of 1st mos. rent. Min. $5.

Agric. Prop. — 7½% of gross rental. If on crop-sharing basis, comm. shall be computed on estimated cash rental val., payable on closing of lease. If Realtor elects to coll. comm. when lessor receives crop share, comm. shall be 7½%.

Percentage Leases—Where lease provides for min. rental, full comm. on min. rental when lease is signed. Bal. at end of 12 mos. of full operation and bal. of term to be computed on basis of 1st 12 mos. sales. Where there is no min. rental, Lessor and Realtor shall agree on fair rental val. and comm. shall be computed for entire

period and ⅓ shall be payable on execution of lease. Bal. at end of 1st 12 mos. of full operation. First 12 mos. of full operation shall be assumed to be total for each yr. of lease period and total comm. shall be computed thereon and pd. Amt. pd. upon execution of lease to be deducted therefrom.

Management

Bus. and Res. (not incl. office bldgs.) — 5% of total gross coll. to and incl. 2 M per mo., plus 3½% over 2 M. Min. $1.50 per mo. for each rental.

Office Bldgs. — By special agreement.

County Prop. — 5%, either cash or val. of crop rental. Commission may be increased according to location of prop. and amt. of attention required.

Appraisals

Res. Prop. — Impr. or Unimpr. — ¼ of 1% of appraisal to and incl. 20 M, plus 1/6 of 1% or 20 M to 50 M, plus 1/10 of 1% over 50 M. Min. $25.

Bus., Ind., and Other types — to 5 M, $50; from 5M to 10M, $75 from 10M to 20 M, $100, plus $2.50 per M from 20 M to 100 M, plus $2 per M from 100 M to 500 M, plus $1 per M over 500 M.

Board — By agreement.

Expert Testimony — For each day or portion required for preparation, $50; each day or portion in Court, $100; witnesses fees in addit.

OKLAHOMA CITY

Sales

City Prop.—5%. Min $50.

Impr. Acreage—5%. Min. $50.

Unimpr. Lots or Acreage—10% of 1st 3M; 5% on bal. Min. $100. Subdivision by agreement.

Farms—5%.

Exchanges—Full comm. pd. by each party.

Leases

Short Term—20% of 1st mos. rental. Min. $5.

Bus. Leases—3% of gross rent. Min. $50. Renewal, extension or new lease for whole, part or addit. space, 3% payable at time of renewal, extension or new lease for ensuing period.

Management

Collections — 5% of mo. coll.; Min. $1 per mo. per unit.

Supervising Repairs or Impr. —15% of cost of repairs or impr.

Farm Prop. —10% of rent coll. for each yr. Min. $25.

OMAHA

Sales

City Prop. and Acreage—Impr. and Unimpr. 5% of gross sale price. Min. $50 on any sale; $100 on all sales over $500 and to and incl. $1,000; $150 on all sales over $1,000.

Subdivisions—By special agreement where platting and handling is involved.

Farms—Same as impr. city real estate. Min. $200.

Exchanges—Full comm. paid by both parties with such agreement known to each owner.

Leases With Management

Office Bldgs.—6% monthly on all rentals and 10% of remodeling or rehabilitation, and repair costs.

Stores, Warehouses and Business Prop.—5% gross rental single year tenancy with min. of 60% of first mos. rent, but not less than $25. 1 to 10 years' tenancy 5% of gross; next 10 yr. period 3% of all or any portion thereof; for any portion or all of next 30 yr. period 2%; and any period thereafter 1%; payable at time lease is made. Thereafter 5% mthly. on all rentals and/or utility charges; also 10% remodeling or rehabilitation, and repair costs.

Apartments and Multiple Dwellings—6% of each mos. gross rental and 25% of m'ly rental for securing new tenant, 10% remodeling or rehabilitation, and repair costs.

One and Two Family Dwellings—5% gross rental 1 year or less with min. of 60% of 1st mos. rent. 7½% each mos. rent for coll. rentals after 1st mos. rent, 10% remodeling or rehabilitation, and repair costs.

Leases Without Management

Stores, Warehouses and Bus. Prop.—5% gross rental one yr. or less with min. of 60% of 1st mos. rent, but not less than $25. 1 to 10 yrs. 5% of gross; for any portion of next 10 yrs. 3%; next 30 yrs. 2%, and 1% for any portion beyond a 50 yr. period.

Houses and Separate Dwellings, Apts. and Multiple Dwelling—6% on gross rental one yr. or less with min. of 60% of first mos. rent. 3% for each year thereafter.

Ground Leases—same as Stores, Warehouses and Bus. Prop. above.

Percentage Leases—By agreement on estimated yearly rental where no min. rental is provided. Where min. rental and percentage of gross receipts is provided in lease, comm. for min. rental shall be paid at time of execution of lease at same comm. rates as for ordinary bus. leases. At end of yr. when addit. rental falls due as percentage of gross receipts, comm. on unpaid bal. shall be pd. to broker.

Farm Management

10% all rental income from all sources. Min. for more than 80 acres $100.00; for 80 acres or less, by agreement. Major or general building repairs, rehabilitation and drainage project, 5% of cost.

Appraisals

For appraisals by the appraisers of the Omaha Real Estate Board of real estate, leasehold, or rental value, upon application the Appraisal Committee will quote a charge for such appraisal, the minimum being $50.00.

PATERSON (PASSAIC COUNTY), N.J.

Sales

Impr. Prop.—5%. Min. $50.

Personal prop., merchandise, etc.—10% up to 5M.

Unimpr. Prop.—10%.

Leases

All property—5% or aggregate rental for any term. Mo. to mo. rental; ½ of 1st mo. rent.

Management

5% min. on coll. Additional charge for special services.

PEORIA, ILL.

Sales

Improved Real Estate—Residential (city or sub.), Comm., and Ind.: 5% of sale price; $200 min.

Unimproved—Comm. & Ind.: 5%; $100 min.; Platted Resid. Lots, 10%; $50 min; Acreage up to 25A: 5%; $100 min.

Management

Commissions—Reg. comm. for negotiating sales, rentals, leases, or renewals, plus (1) Bus. Prop.—5% of gross annual income; $3 per tenant unit min. (2) Resid. Prop.—5% on all coll.; $3 per mo. per tenancy unit; for weekly collections 10% with $5 per mo. per tenancy unit.

Supervision of Repairs—5% up to 2M; over 2M according to services rendered.

Farms—5% of the sale price to and including 10 M. 3% on the sale price over and above 10 M, with the privilege to the broker to modify this charge as necessary in his opinion to reflect local practices in the area in which the transaction is made.

Leases

Gross & Net Leases—5% of lease rental 1st yr.; 3% each add. yr. for term of lease. Month to month tenancies—½ of 1st mo. rental, $5 min.

Percentage Leases — Min. guarantee type: Same as above on min. guarantee plus 3% on all overplus payments paid to lessor by lessee during demised term.

Rules—Where op. pur. is exer., agt. receives full leasing commission plus full sale commission

Appraisals

Board—Min. $75, $5 per M to 20M; $2.50 per M. on bal.

Individuals—Min. $25, $3 per M to 20M; $1 per M on bal.

Expert Testimony—$50 per day or fraction. min., plus appraisal fees.

PHILADELPHIA, PA.

Sales

All Classes of Prop.—5% Min. $75. (comm. based on gross consid.; irredeemable ground rents capitalized at 4%; cooperative apt. on gross consid.)

Leases and Leaseholds—Reg. comm. for unexp. term plus 5% on any addit. consid. pd.

Exchanges—Reg. comm. pd. by each party.

Leases

Where Rents not Coll. by Agt.—1 yr. or less treated as 1 yr. term. 5% of 1 yr. rent; over 1 yr. 5% of 1st yr. rent plus 4% of 2nd yrs. rent, plus 3% of rent for bal. of term.

Where Rents are Coll. by Agt. — 5% of rents coll.

Percentage Leases—Where min. rental specified, reg. rate for full term of lease, plus addit. comm. on all overage. Where min. not specified, comm. based on 75% of agreed rental val., plus addit. comm. on rentals in excess.

Rules—1. On renewals, comm. based on gross term of lease, minus comm. already pd. term of lease. Where orig. term is 5 yrs. or less, renewal comm. payable only to 5 yrs. from end of orig. term. Where orig. term longer than 5 yrs., renewal comm. payable only for period equal to term of orig. lease. Where agt. actually negotiates renewals, comm. computed as though new lease made. 2. If op. to pur. exer., full sales comm. minus comm. already pd. for unexpired term. 3. Where lease has graduated scale of rental, comm. figured on aver. 4. If coll. of rent withdrawn, agt. entitled to withdraw comm. as though new lease made for unexpired term.

Appraisals

The Board recognizes that appraisements are professional in character, and fees should be established accordingly. It suggests, however, that a fair minimum fee for the typical Philadelphia row house of approximately six rooms is $15.00 and that all other fees should be by mutual agreement between board member and principal.

The Philadelphia Real Estate Board does not compete with its members for appraisals. The Board offers to its members exclusively as an accommodation or as a public service an official certificate or certificates of value of any appraisal or appraisals of real estate relative to which application for appraisal is made. The charges for such service shall be as mutually determined.

Management

When agt. has not negotiated lease, chg. is 5% of rentals and other sums coll. If total mo. rental for one client is less than $20, min. comm. $1 for each mo. See also Leases, above.

Supervision of Repairs—Min. 5% of gross expenditures.

PITTSBURGH

Impr. City Prop.—5% to 100 M; 3% on bal. Min. $100.

Farms, Acreage & Vacant Land or Lots—5% to 100 M; 3% on bal. Min. $100.

Indus. Prop. Inside City Limits—5%. Outside City Limits, 10% on 1st 10M, 5% on excess.

Special Effort Prop. & Farms—Up to 10% when unusual exp. or effort is required.

Subdivisions—In city, 10%; outside city, 15%.

Exchanges—Full comm. pd. by each party.

Rules—1. Where consid. has been pd. for op. to pur. which is not exer., chg ½ consid. received, but this amt. may not exceed sales comm. if op. has been exer. 2. If nominal consid. is pd. for op to buy which is not exer., agt. shall receive compensation by agreement. 3. Same rates apply to pur. that apply to sales of prop.

Leases

Resid. Prop.—5% on 1st yrs. rental; 3% on bal. Mo. to mo., 6% of amt. of 1 yrs. rental. Min. $1.50 per unit per mo.

Bus. Prop.—5% on 1st yrs. rental; 2% each addit. yr. where agt. does not coll. rent. Otherwise, 5%. Min. $1.50 per mo.

Appraisals

$100 on 5M to 10M; $125 on 10M to 15M; plus $4 per M on 16M to 25M, plus $3.50 per M on 26M to 50M, plus $3 per M on 51M to 75M, plus $2.50 per M on 76M to 100M, plus $2 per M on 101M to 200M, plus $1.50 per M on 201M to 500M, plus $1.25 per M on 501M and over. $100 min. on Industrial & Comm. Prop., $75 min. on Res. Prop.

Expert Testimony—Min. $50 per day or fraction thereof.

Management

Resid. Prop.—6% (for leasing, coll. of rents and mgmt.)

Bus. Prop.—5% (for leasing, coll. of rents and mgmt.)

PORTLAND, ORE.

Sales

City Prop.—5% to 100 M; 2½% above; Min. $100 unimpr.; $200 impr.
Farms—5%; Min. $100 unimpr.; $200, impr.
Subdivisions—By agreement.
Exchanges—Full sales comm. pd. by each party; $100 unimproved; $200 improved.

Leases

Resid. Prop. — Same as bus. prop., except where contracts exist for prop. man. and rents are coll. by agts., fee fixed by agreement; Min. $25.
Bus. Prop. — 1 to 4 mos., incl., ½ of 1st mos. rent; 4-36 mos., incl., aver. mos. rent; 3-5 yrs., incl., 3% of total; over 5 yrs. 3% of total 1st 5 yrs., plus 2% 2nd 5 yrs., plus 1½% for remainder of term.
Ground Leases — Where term is 35 yrs. or more, treat as actual sale for cash. Chg. comm. on present val. of annual rent fixed in lease consid. as cumulative annuity at 5% compound interest. Where term is less than 35 yrs., chg. 3% of total rent for 1st 10 yrs., 2% of rent for next 5 yrs., plus ½ of 1% of rent for remainder.

Appraisals

All apprisal fees should be a matter of contract agreement but not less than the schedule below.
City & Farm Property — $2 a M to 1st 50M; $1.50 a M to second 50M; $1 a M excess of 100M; plus travel exp.; Min. $25.
Board — $3 a M 1st 50M; $2.75 a M 2nd 50 M; $1.50 a M excess of 100M; Min. $25.
Expert Testimony—By agreement, Min. chg. not less $35 a day plus Board appraisal fee for type of service rendered.
Leasehold, Retroactive, Per Diem and Partial Appraisal fees upon request.

PROVIDENCE

Sales

Impr. City Prop.—5% to 50M; 4% next 50 M; 1% on bal.; $25 min. to $500; $50 min. $501 to 1M; $100 min. $1001 to 2M.
Unimpr. Land—5%.
Mfg. Prop.—5% to 100M; 1% on bal.
Acreage and Farm Prop.—5%.

Leases

Resid.—5% of 1st yrs. rent; 2% on bal. Min. $15.
Bus. Prop.—3%-5% of 1st yr.; 2% on bal.
Summer Rent—5%. Min. $25.
Indus. Prop.—5% 1st yr.; 2% on bal.
Rules—For renewals, 2% on all leases.
Percentage Leases — Regular comm. on min. rent. when lease is executed, plus addit. comm. when rent on excess is payable annually.

READING

Sales

Bus. Prop.—5%.
Resid. Prop.—5% to 100M; 3% on bal. Min. $100.
Unimpr. Prop.—10%. Min. $25.
Farms—5%. Min. $100.
Stock & Fixtures—10%.

Leases

Resid.—50% of 1st mos. rent mo to mo.; on yearly 100% 1st mos. rent.
Bus.—3% of gross for term. Min. $50.
Indus.—5% of gross for term. Min. $50.

Appraisals

Board—$20 to 2½M; $30, $2501 to 5M; $40, 5M to 10M; $2 per M, 10M to 250M; 50c per M on bal.
Expert Testimony—$50 per day plus expenses.

RICHMOND, VA.

Sales

City Prop.—5% to 100M; 3% on bal. Incl. all prop. within 8 mi. of corporate limits.
Sub. & Country Prop.—5% within 8 mi. of city limits; beyond 10%.
Subdivisions—By agreement.

Leases

Gross — For renting and coll. rents, 6% (When coll. withdrawn.) In event of bona fide sale of real estate, where indiv. leases are not in excess of $150 per mo., pur. desiring to designate some agt. other than agt. who made lease as his repr. and managing rental agt., such agt. making lease agrees upon order signed by the pur. of prop. to deliver lease to the desig. agt. of pur., waving any rights in said lease. and agt. to whom lease is delivered and who will have chg. of mgmt. and coll. of rent is to pay to agt. deliv. such lease 75% of rate of comm. desig. in lease, such payment to be made monthly.

Appraisals

Set by Comm. Chairman. Min. res. prop., $25; min. bus. prop., $50.
Expert Testimony — $50 a day for each appraiser, plus expenses.

ROCHESTER, N.Y.

Sales

Impr. City Prop.—5% within Monroe County); 7% (outside Monroe County), Minimum $100.
Unimpr. Prop. and Bldg. Sites — 10% to 3 M; 5% on excess; 5% within city limits if in excess of 10M. Min. $50.
Farm Prop.—6% within Monroe County; 7% out Monroe County. Min. $100.
Leases & Leaseholds — Reg. comm. on unexp. term, plus 5% of consid. pd. for transfer of lease.
Bus. Opportunities & Personal Prop. — 10% to 5M, 5% on bal.; Min. $50.
Exchanges—Full comm. (sales from each side.)

Leases

Resid. Prop.—5%; Min. 5% annual rental.
Commercial & Indus. Prop.—5%; Min. 5% annual rental.
Full comm. on renewals.

Appraisals

Fees determined by agreement between Board and applicant.
Expert Testimony — $75 per day, minimum, plus chg. for consultation, preparation for trial and for fur. of extra data.

Management

Min. — 7% of mo. coll., plus reg. rental, comm. for securing tenants. When the mo. coll. on any separate prop. amts. to $500 or more, 7% on the first $500 and 5% on bal. Advertising to be pd. for by owner.
Percentage Leases — With min. guarantee, 5% of min. rental and of any addit. rental over and above min. guar. Without min. guar., 5% of total rentals pd. landlord.

ST. LOUIS

Sales

Sales — 5% on gr. amt. of sale of improved prop.; 10% on unimproved prop.; min. $50. for all prop. both City and County. Owner pay cost adv. not to exceed ½ of 1% of listed price.
Exchanges — Reg. sale com. on gr. amt. of agreed market value. All com. to be pooled and divided equally between primary Agents engaged in transaction.

Leases

Bus. Prop. — 5%, 1 yr. or less; 4% 1-2 yrs.; 3% 2-10 yrs.; 10-20 yrs. 3% 1st 10, 2½% in excess; 20-30 yrs. 3% 1st 10, 2½% 10-20 and 2% 20-30. When comm. is over 20M chg. by agreement. Over 30 yrs., 5% on val. on 5% basis.
Advertising—Owner or lessor to pay amount determined at time of entering contract.
Resid. Prop. — 5%.
Percentage Leases—Where full rental is per cent of gross business, comm. fig. on estimated sum of rental for entire period. Where min. rent provided, chg. comm. on rent and on addit. rent as it is due if addit. rent had been known at first.
Subleasing — 1 mos. rent (sublease rental).
Rules — 1. on renewals, pay reg. leasing comm. on extension.

Appraisals

Fees — By agreement. Following suggested as min.
Resid. Prop. (1-4 family)—$25 for 1st 12½M; $1 per M on bal.
All Other Prop.—Min. $25 on app. val. for first 10M; $1.50 per M on next 90M; $1 per M on next 400M; 50c per M all above 500M.
When several parcels of prop. are involved in the appraisal, the app. fee shall be computed on each indiv. parcel of prop.
The fee for appraisal of Leaseholds is to be by agreement.
This schedule applies where but one appraiser is employed. Where two appraisers are employed jointly and make one appraisal report, the fee shall be 1½ times the prescribed schedule. Where 3 appraisers are employed, the fee shall be 2 times the prescribed schedule.
Expert Testimony — $50 day before a Condemnation Comm. $100 day before any other Comm. or in Court.

Management

Rent Coll. — All Prop., 5% gross income.
Supervising Repairs — 10% of cost.
Paying Taxes — ¼ of 1%; min. $2.50.

ST. PAUL

Sales

City Property — (Improved) 5%. min. $150; (Unimproved) 5%. min. $50.
Farms & Suburban — 10%.
Exchanges — Same as sales.

Leases & Rentals

Month to Month—(not managed by Realtor) —½ 1st mos. rent. (managed by Realtor)— ½ 1st mos. rent.
Long Term—5% 1st yr.; 3% for remainder of term.
Ground Lease — 5% for 15-yr. lease or more.

Management

Single Dwellings and Duplexes — 7%.
Apartments & Commercial — 5%.
Repairs or Alterations — Min. of 5%.

SALT LAKE CITY, UTAH

Sales

Impr. City and Sub. Prop. — 5% on 1st 100 M; 3% on next 400M; 2% on bal. Min. $100.
Unimpr. City Prop. — 10% on 1st $500; 5% on bal. over $500. Min. $50.
Subdivision — By contract. Surveying, devel., adv., etc., to be borne by owner.
Leaseholds — Chg. for unexp. term shall be same as leasing rates for new lease, plus 5% of any cash or other consid. paid by pur. of leasehold.
Special Effort Prop., farms and unplatted land — 2% on 1st 50M; 5% on bal. Min. $100.
Indus. Prop. — 5%. Special service by agreement.

Leases

Gross and Net Leases — 5% for 1st 5 yrs., 3% beyond for existing buildings. 5% 1st 15 years, 3% beyond for new buildings. (These terms apply to original lease term. Extensions are to be negotiated.)
Month to Month—½ of 1st. mos. rental.
Renewal or Extension — Where lessee exer. op. of renewal or extension and/or where lessee remains in premises beyond specified time, lessor is to pay agt. comm. on extended period on whatever terms are agreed upon between lessor and lessee at reg. comm. rate based on date of orig. lease. Comm. to be paid in cash at time of renewal or extension. If lease contains cancellation clause, agent shall chg. for actual term of lease, not incl. term covered by cancellation.
Percentage Leases — When percentage lease has fixed min. guarantee, same basis as fixed rental, payable immediately. In addit. 2% on overplus payments. Where there is no min. guarantee, comm. shall be computed as if lease contained min. rental of 75% of owner's asking price.
Privilege or Pur. — If lease contains op. to pur., agt. shall coll. reg. leasing comm. and shall have written agreement from lessor to pay full sale comm. in event op. is exer.
New Bldg. and Impr. Added Under Lease— If buildings are to erected on ground involved in lease, or additions are to be made, all to be done by lessee, value of such added bldgs. or impr. to be considas added rent, and agt. shall add val. of impr. to rent. and chg. according to lease schedule.
Cancellation of Leases — If agt. procures cancellation of a lease, reg. leasing comm. shall be chgd. and applied to what would have been total of lease had it run to its conclusion. Comm. to be paid by party whom agt. represents, or according to advance agreement.
Agricultural Leases — 10%. If lease is on a crop-sharing basis, comm. shall be computed upon estimated cash rental val. at time lease is closed. If agt. elects to collect comm. when crop share is received by lessor, comm. shall be not less than 10% of lessor's share of gross rental.

Management

Bus. Prop. — Same as comm. for negotiating sales, rentals, leases or renewals plus 5% on gross annual income. Min. $3 per tenant unit managed, whether occupied or not. With annual gross rental in excess of 100M, if managing agt. enters into contract for 1 yr. or more, cost of management service may be determined by special agreement.
Resid. Prop. — 7% on all coll. Min. $1.50 per mo. for each unit of occupancy, whether occupied or not. On weekly coll.,

not less than 10%. Min. total chg. $3.00 per mo. for family unit, whether occupied or not.

Supervision of Repairs and/or Remodeling — On all repairs handled through agts. office: to and incl. $500, 10%. On excess from $500 to 2M, 5%; excess from 2M, chgs. in accordance with service rendered. Pur. of equipment and fur. not considered as repairs. Fee of not less than 2% of total purchase price on fur. and equipment to be chgd.

Appraisals

Chg. commensurate with work done, not on appraised value.

SAN ANTONIO, TEXAS

Sales

Impr. City Prop. — 5%; Min. $50.

Unimpr. City Prop. — 5%; Min. $50.

Exchanges — Each pays 5% comm. on exchange value of his prop. in absence of any contract to the contrary.

Leases

Short Term — Mo. to mo. basis, ⅓ of 1st mos. rent.

Long Term—5% of 1st & 2nd yrs. rent; 4% of 3rd to 5th yrs. rent; 3% for next 5 yrs.; 2½% for next 5 yrs.; 2% for next 10 yrs.; 1% for period over 25 yrs. Payable in full when lease is signed.

Percentage Leases — Same as above computed on min. guaranteed rent, payable when lease is signed, plus addit. fee at same rate on excess rent. Comm. on overplus payment due when coll. by lessor.

Rentals

Commissions—For tenements and houses renting up to $20 per mo., 10% per mo.; $2 min. per any single acct. Unfur. apts. & houses: 7% per mo. Fur. apts. & houses: 10% per mo. Comm. prop.: 5% per mo. For securing a tenant on mo. to mo. basis (owner to coll. rent), ⅓ of 1st mo. rent.

Repairs—10% of net expended.

Management—Mgmt. and leasing for extended periods are separate services. Same agent performing both shall receive fees for both.

SAN DIEGO

Sales

Improved Prop. — 5% of total pur. price; Vacant: 5 to 10% of total pur. price, depending on type & location; Min. $50.

Leaseholds — On Sale of leasehold, bonus (sale price of lease) shall be prorated annually, as addit. rent, throughout unexp. term. Bonus plus orig. lease rent, as present rent., per annum, reg. leasing comm. to be charged.

Sale Under Lease Option: Where lease grants op. to lessee to pur., reg. sales comm. applied to respective class of prop., shall be paid to agt. upon op. being exer., deducting any comm. received on the unexpired term of lease.

Acreage and Ranches — Not less than 5% of pur. price.

Exchanges — Each party to pay full comm.

Stock in Trade, Fixtures, etc.—Sale of lease of a comm. business, including fix. & goodwill, etc., 10% of the total pur. price.

Leases

Rental — Mo. to mo. (bus. or res.), 25% of 1st mos. rent.

Resid.—5% of total rent. No chg. to be less than comm. due on mo. to mo. rental.

Business—4% of total rental for the 1st 3 yrs., 1½% of total rental for bal. of term. For leases for term of 1 yr. or less, 5% of total rental.

Percentage Leases — Estimated amt. shall be computed by agreement of lessor and agt. from best information obtainable, and comm. payable thereon according to above schedules without subsequent adjustments. Alternative — agt. may, at his op., elect to await at stated periods to be agreed upon, actual deter. of rents received during such periods from such proceeds, and be entitled to comm. thereon according to above sched. for leasing comm. If min. rental is specified, broker is entitled to usual rate on min., plus addit. comm. on all overage.

Long Term Leases (More than 25 yrs.) — Comm. shall be same as sale.

Management

Resid. — Incl. flats, duplex, houses — 5% of rents coll.

Bus. Prop.—(Hotels, apt. houses and bungalow courts)—5% of rents coll. except where mo. rent from single tenant or aver. mo. rental of two more tenants in the same bldg. is over $500, the chg. shall be 3%.

Appraisals

Individual—Min. fee, $10 for each parcel of land.

Expert Testimony—The min. fee shall be $50 per day or portion thereof.

SAN FRANCISCO

Sales

Impr. City Prop.—5% to 100M; 2½% on bal.; $100 min.

Unimpr. City Prop.—5% to 100M; 2½% on bal.; $100 min.

Leases and Leaseholds — Reg. leasing comm. for unexp. term, plus 5% of cash or other consid. paid.

Exchanges—Full sales comm. paid by each party.

Leases

Commercial, Industrial & Residential Prop.—Not less than 5% of the gross rental for the first year; plus not less than 4% of the gross rental for the second year; plus not less than 3% of the gross rental for the third year; plus not less than 1½% of the gross rental thereafter for the full term of the lease.

Where the lease is the originating cause of new construction, the commission shall be computed as shown above for leases up to three years then plus not less than 2% of the gross rental for the term exceeding three years.

Month-to-Month Tenancy — Commercial and Industrial—50% of first month's rent where monthly rental does not exceed $50, Min. $10. 30% of first month's rent where monthly rental exceeds $50, Min. $25.

Residential — 30% of first month's rent in all cases, Min. $10.

Rules — 1. For renewals chg. ½ reg. comm. on rent in new lease. 2. If op. to pur. is exer., chg. sales comm. minus any previous leasing fee for unexpired term of lease. Where a consideration has been paid for an option arranged by the Realtor, and option not exer., Realtor shall receive from grantor of the option ½ of the consideration received, but this amount is never to exceed sale comm. which Realtor would have earned if option had been exercised. 3. If op. to extend is exer., chg. comm. as if renewal period were part of orig. lease. 4. Long term leases, reg. leasing comm. when does not exceed sales comm.; in that event compute by capital. aver. annual net income at 5%.

Percentage Leases

1) **If a minimum rental is specified,** broker shall be paid at time lease is closed, a partial payment on account, based on comm. rates for leases and computed on aggregate of specified min. rent.

2) An additional comm. likewise based on above rates, shall be due broker on aggregate amt. of rent realized by lessor in excess of specified min. of which amt. may be determined by any of following methods:

(a) By mutual agreement between Lessor and broker if they can agree upon an amt. as an estimate of such excess; in which event add. comm. shall be then due and payable; or

(b) Either party may elect to await the actual realization, by the experience over the 1st year, or over the first 2 or 3 years of lease term. If one yr. is selected, then amt. of excess rent realized during such period shall be annual rate at which aggregate for remainder of term shall be determined, or if 2 or 3 yr. period is selected then average of annual excess over said years so selected shall be such annual estimate, and add. comm. shall then be due and payable at rates hereinbefore set forth; or

(c) Add. comm. shall be paid when and as said add. rents are actually realized by Lessor, in which event, however, the comm. shall be computed at constant rate of 5% instead of at decreasing rates set forth above.

3) **Where no minimum rent is specified,** the broker shall be paid an initial payment on acct. at time lease is closed, and which is to be computed as though lease contained a min. rent equiv. to 75% of fair current market rent value of premises and, in addition a comm. shall be paid on any rent realized by Lessor in excess thereof, which add. amt. shall be determined as provided in paragraph 2 and/or sub-paragraphs thereof.

Management

Charge 5% of gross coll. up to 1M; 4% between 1M and 2M; 3% over 2M plus renting and leasing commissions.

In bldgs. where no res. mgr. or caretaker is provided an add. chg. may be made.

SEATTLE

Sales

City Prop. — 5% to 100M, 2½% on bal.; Min. $200 for impr. and $100 for unimpr.

Subdivisions — 20% min., plus adv., or by special agreement.

Impr. Farms, Acreage & Tracts Outside Corporate Limits of a City — 10% to 100M, 5% on bal.

Bus. Brokerage—10% to 100M, 5% on bal. Stores with inventory, 10% on personal property and bus. opportunity, and 5% on salable merchandise. If real estate involved, 10% on personal property, and reg. comm. on real estate. Min. $300.

Exchanges — Full comm. paid by each party.

Leases

Ground—Over 15 yrs., 5% on val. by capital. annual income for 25 yrs. plus 25% more than on sale or fee. Under 15 yrs., 5% of all rents incl. of $100 per mo., plus 2½% on all over. Increase Comm. 25% for erection of bldg., or extensive alterations.

Impr. Prop.—(Rental or lease, except resid.) less than 1 yr., 1st mos. rent; 1 yr. to 5 yrs., 5% total rent. Min. 1 mos. rent; Over 5 yrs., 5% of 1st 5 yrs. total rent plus 2½% for bal.; Resid.: mo. to mo. or lease less than 1 yr. ½ of 1st mos. rent. Over 12 mo., same rate as other impr. property.

Rules—1. For percentage lease, comm. based on min. rental provided for in lease or fair rental value, whichever is greater. Comm. on excess rents shall be paid when rec'd by owner. 2. If renewal privilege is given, chg. comm. for actual term of lease and if renewed addit. comm. shall be difference between full term incl. ext. and amt. previously pd. 3. Lease comm. shall not be affected by right of lessor to cancel lease. 4. Comm. shall be computed on basis of gr. rental except in ground leases above.

Gen.—Collections: 6% on gross under $50 per mo.; 5% over $50 per mo. $1.50 per mo. min. per tenant. Furn. houses, 10% of rent. Transfer of lease, 25% of 1 mos. rent, min. of $10, paid by assignor. If representative required on premises, salary paid by owner in addit. to reg. mgmt. fees.

Appraisals

Resid. Prop.—$25 to 5M or less; $1 addit. per M.

Bus. Prop.—By arrangement, $50 min.

Farm Prop. and Acreage—Same as bus. prop. Mileage chgd. both ways. Val. as of prior date, increase fees 50%. Leaseholds by agreement.

SOUTH BEND, IND.

Sales

Impr. Prop.—5% on sales price. Min. $100.

Unimpr. Prop.—5%. Min. $50.

Exchanges—Same as cash sales with comm. on both sides.

Farm Prop.—5%. Min. $100.

Comm. and Indus. Prop., Impr. and Unimpr. —5%. Min. $100.

Leases

Short Term—50% first mos. rent.

Long Term—5% of total rental. Min. ½ 1st mos. rent, by agreement on ext.

Management

Rent. Coll.—5%. Min. $1 in South Bend and Mishawaka; 10% outside of city limits; 50% 1st mos. rent. for securing new tenants; $1 for service "Notice to Quit"; 5% gross amt. of rent on yr. lease.

Maintenance — Supervising of repairs, 10% of total cost.

Appraisals

Resid. and Unimpr. Prop. — $1 per M or fraction thereof on val. shown, plus $15 Min.

Comm. Prop. — $1 per M or fraction thereof on val. shown, plus $25 Min.

Farm Prop.—$1 per M or fraction thereof on val. shown, plus $30 min. mileage 10c per mile outside St. Joseph County.

Indus. Prop. — $1 per M or fraction thereof on val. shown, plus $50 min.

SPOKANE, WASH.

Sales

Impr. Prop.—5% 1st $100M total sale price, 2½% bal.; Min. $150.

Unimpr. City Prop.—10% 1st $1,500, 5% bal. Min. $50.

Out-of-Town — 5%. Min. Impr. Prop. $150. Unimpr. Prop. $50 min.

Exchanges—Full comm. both sides.

Pers. Prop., Bus. Opp., Leaseholds, or Comb. thereof — 7½% of total sale price or by advance agreement in writing.

Leasing and/or Renting

Bus. Prop. — 50% 1st mo. rent mo. to mo. basis. Term lease to 1 yr., 1 mos. rent for

term rental to $900, Min. $50; 5% total rent for 1st year, Min. $100, for $900 to $3,000 term rental for 1 yr.; 5% of 1st yrs. rent if rental exceeds $3,000 per year; all leases over 1 yr., 2½% of total rental after 1st year plus 1st yrs. comm. Percentage Leases, comm. computed & charged on min. rent as provided. Comm. payable leases, excess computed at end of each calendar yr.

Res. Prop. — 50% of 1st mos. reg. rent. Min. $30 mo. to mo. basis. Term Lease, Finder's fee 50% of 1st mos. reg. rent, Min. $30, or 5% of total rent for 1st 2 yrs. of lease, whichever greater, plus 2½% of total rent thereafter. Fur. Dwellings, as agreed in advance in writing. Leases with Arbitration Clauses. For Bus. or Res. leases where arbitration sets rent., agent's fee should be payable when rent for said arbitrated period has been agreed upon.

Management

Bus. Prop. — For each occ. unit, 10% of tot. rents coll. for mo. rent. $50 or less, 5% of tot. rents coll. Min. $5 per mo. per occ. unit, for mo. rents, exc. $50.

Res. Prop., Unfur. — Finder's fee, 5% of reg. mo. rent., Min. $30. After 1st mos. tenancy 5% of total rent. coll., Min. $5 per mo. per occ. unit. (Furn. Res. Prop., same as above plus 50%).

Lease Transfer — Fee should cover expenses & time spent. Min. $25 (paid by assignor).

Agency Cancellation — Agent entitled to cash payment of comm. on rents to be coll. during. rem. of term, if agent negotiated existing lease. But such comm. should be on brokerage basis as under Leases and/or Rentals above.

Sup. of Repairs, Alterations — No charge for routine. Extraordinary charge as to fairly compensate manager.

Misc. Charges — Paid by owner at cost.

Appraisals

Res. Prop.—Min. $25.

Bus. Prop., Farms, Prop. Out of City — Board sec'y to furnish est. of fee on request. Min. $75.

Expert Testimony — Board doesn't give such, but any member may set own fee. Min. $35 per day.

Div. of Comm. — By advance agreement.

SPRINGFIELD, MASS.

Sales

Impr. City Prop.—5%.

Unimpr. City Prop.—10% to 10M; over 10M, 6%.

Country Prop.—10% outside bd. jurisdiction.

Indus. Prop. — 6%.

Bus. Chances — 10%.

Exchanges — Full comm. paid by each party.

Leases

Resid.—Houses & Apts.: 5% on 1st yrs. rent; 3% ea. add yr. rent. **Bus. Prop., Stores, Offices:** 5% gross to 3 yrs., 3% ea. add. yr. **Fur. Houses & Apts.:** 7% of yearly rent.

Management

Coll. — City prop., 5%; sub. prop., 10%. Min. $5 per mo. per owner.

Care & Supervision — 5% on amt. expended.

Unimpr. Prop.—on disbursements, 5%, addit. for special services.

Appraisals

Board—Contingent on amt. of work & degree of specific knowledge & experience required.

Expert Testimony — By agreement.

SYRACUSE, N.Y.

Sales

Impr. Prop. (radius of 7 mo. from Clinton Sq., Syracuse) — 5%; Min. $100. Outside 7 mi. radius — 8%; Min. $100.

Unimpr. Prop. — 10% to 5M; 5% on bal. Min. $50.

Subdivision — By contract.

Leaseholds—Leasing comm. for unexp. term plus 5% of any cash or other consid. paid by pur. of leasehold.

Indus. Prop. — Not less than 5%. Special services by agreement. Min. $100.

Business — 10%.

Exchanges—Full comm. pd. by each party.

Leases

Short Term — 60% of 1st mos. rental. Gross and net leases — 5%; max. of 1 aver. yrs. rental.

Renewal or Extension — Same as orig. lease.

Percentage Leases — Where there is min rental, 75% of entire term payable upon closing of lease, and 5% on overplus as rent is paid to lessor. Where there is no min., comm. to be computed as if lease contained min. of 70% of owner's asking price. Bal. to be paid as above.

Option to Purchase—Reg. leasing comm. and full sales comm. in event prop. is sold under option rights.

Fur. Prop. — Reg. comm. on both bldg. and contents.

Agricultural — 10%. If on crop sharing basis, comm. shall be computed on estimated cash rental val. If agt. elects to coll. comm. when crop share is received, comm. shall be not less than 10% of lessor's share of gross rental.

Management

Collections — Reg. comm. for sales, rentals, leases or rentals plus 5% on gross annual coll.; min. $3 per mo. for each family or other unit of occupancy; weekly coll., 10% min. $5 per mo. for each family or unit.

Supervision of Repairs—10% to 2M; over 2M, in accordance with services rendered.

Appraisal Fees

Fees to be based upon work involved. Not less than $1 per M. Min. $25.

Expert Testimony — $50 per day, whether spent in court, private hearing, investigation or research. Where expert testimony involves a val., appraisal fees shall be chgd.

TACOMA, WASH.

Sales

Impr. or Unimpr. Prop. within corp. limits—5% on 1st 50M, 2½% on excess, $100 min. on impr. prop.; $50 on unimpr. prop.

Acreage and Farm Prop. outside city — 10% on sales price. Min. $100. Impr. suburban homes in metropolitan area, 5%.

Leases

Mo. to Mo. — ½ of 1st mos. rent. Min. $20. 5 yrs. or less—5% of total rent. Min. $25. 5 to 15 yrs.—5% on 1st 5 yrs., plus 2½% of total rent for bal. of lease.

Percentage Leases—Based on min. fixed rental plus 2½% of all excess rent paid. (Comm. for leases are in addition to prop. management fees.)

Management

6% when separate tenancies aver. under $50 per mo. Min. $1.50 per tenant per mo. 5% on rentals aver. $50 per mo. or more. 10% on furnished houses. 10% of the cost for supervision of repairs or alterations.

Appraisals

$50 to 15M; from 15M to 50M, $2 per M above 15M; $1 per M above 50M.

TAMPA, FLA.

Suggested Rates

Sales

Impr. City Prop.—5%, min. $50.

Subdivision Prop.—By agreement.

Unimpr. City Prop.—5%. Min. $50.

Farms, Acreages & Country Prop. — Unless otherwise specifically agreed, on groves, farms, acreage, of one acre or more, outside of the city limits, brokerage shall be 10% of the pur. price; min., $100.

Exchanges — Full comm. on each piece of prop.

Leases

All Types Prop—5% of mo. rental for full term of lease.

Management

Repairs—10% to $300; 7% next $200; 5% next $500; 3% next 1 M or more.

Collections — Res. unfur.; ½ of 1st mos. rent and 5% of mo. coll., with min. of $2; 10% on weekly coll. Res. fur.: same as unfur. except 10% of mo. coll. when broker prepares inventory.

TOLEDO

Sales

Impr. City Prop. — Min. 5%. Min. $100.

Unimpr. Comm. Prop. — Min. 10%.

Unimpr. Indus. Prop. — Min. 10%.

Bus. Opportunities — 10% min. on sale of business or equipment.

Farm Property — Min. 5%. Min. $100.

Farm Property for Commercial, Industrial or Subdivision Purposes — Min. 10%.

Residential Lots — Min. 10%. Min. $50.

Exchanges — Min. comm. paid by each party in accordance with this comm. schedule.

Leases

Resid. Prop. — Min. 4%; Min. ½ of 1 mos. rent. No chg. less than $10.

Bus. Prop.—Min. 4% on gross rentals up to 20 yrs. Over 20 yrs., same as sale, based on capital of 1 yrs. rent. at 5%. (Where annual rents not uniform, take aver. rent for 1st 10 yrs.)

Long Term (99 yrs.) — Reg. sales comm. based on capital. of aver. annual rent for 1st 10 yrs. at 5%.

Rules—1. On renewals, full comm. 2. If op. to pur. exer., reg. sales comm. 3. No comm. for leasing prop. shall be less than ½ of 1 mos. rent.

Percentage Leases—4% on gross rental, plus 4% on amts. pd. lessor under percentage clause. (Apply to comm. on percentage leases up to 20 yrs. only.)

Management

Coll.—Min. 5% on all rents coll. Min. $2 per mo. per tenant.

Supervision of Repairs—10% of cost.

In addit. to mgmt. chgs., 4% comm. on leases or rentals.

Appraisals

Board—Val. up to 25M, the appraisal shall be made by not less than 2 members of the Valuation Committee. Val. totaling 25M and upward to 100M, by not less than 3 members. Val. totaling 100M and upward by not less than 5 members. Residential $10 basic plus $3 per M of total val. Min. $25. Business, commercial or industrial property $10 basic plus $3 per M. Min. $50.

TRENTON, N.J.

Sales

Impr. Prop.—5%. Min. $50.

Unimpr. Prop.—10%. Min. $15.

Farms and Acreage—5%.

Exchanges—Rates to both parties same as for sales.

Leases

All Types Prop.—5% of total rent. Min. ½ of 1st mos. rent.

Farms—By agreement. Min. $25.

Management

Collections—5%.

Temporary Rentals—10%.

TULSA, OKLA.

Sales

Impr. & Unimpr. City Prop.—5%; Min. $50. On sale price of less than $500, Min. $25.

Ind. Acreage, Farms and Sub.—5% of sale price.

Exchanges—Reg. comm. shall be paid by each party on accepted val. All comm. pooled and divided equally between primary agents.

Stock, Fixtures and Personal Prop.—10%.

Leases

Short Term—Mo. to mo., where owner coll., ½ of 1 mos. rent, Min. $10. Where agt. coll. mo. to mo., ½ of 1 mos. rent, min. $10. Bus. prop., addit. 3% to 5% (as agreed) of each mos. rent, $2 min. per unit. Res. dupl. or apts., 5% each suc. mos. coll.; min. $2 per unit. Outside of city, 10% each mos. rent coll.; min. $3 per unit. Negro prop., 10% each mos. rent; min. $3 per unit.

Gross Leases—1 to 2 yrs., 5%; 3 yrs., 4%; 4 yrs., 3½%; 5 yrs., 3%; next 5 yrs., 2½%; next 5 yrs., 2%; 15 to 30 yrs., 1½%.

Rules—1. Comm. payable on consummation of lease. 2. No net listings or prices shall be taken.

Appraisals

$50 min. per day.

Expert Testimony—$50 for each court appearance or preparation of testimony.

Rentals and Management

Coll. of Rents—On mo. to mo. basis, 50% of 1st mos. rent with min. of $7.50, plus for bus. prop., 5% of each subsequent mos. rent; for resid. prop. in city limits, min. $2 per unit; 5% of each subs. mos. rent with min. of $2 per tenant per mos. for resid., duplexes and apts.; outside city limits, 10% of each subs. mos. rent with min. of $3 per tenant per mo.; negro prop., 10% of gross rent, min. $3 per unit.

Management — Contracts between owner and agt. shall specifically set fee as to per cent of income for mgmt. and per cent of disbursemens for repairs and maintenance.

WATERBURY, CONN.

Sales

Impr. Prop.—5%; Min. $100.

Unimpr. Prop.—10% to 2M plus 5% above 2M. Min. $100.

Indus.—5%; Min. $100.

Exchanges—Reg. comm. from both.

Good Will, Goods or Chattels — 10% to 2½ M, 5% above Below $500, by agreement.

Mortgages—3% on $500 and above. Below $500 by agreement.

Leases

Short Term Resid.—If rent is less than $25, 1st mos. rent; $25 to $50, $25; more than $50, ½ of 1st mos. rent.

Long Term Resid. — If rent is more than $50 a mo., 2% on rent. Min., 1st mos. rent; less than $50 a mo., full 1st mos rent.

Indus. — Railroad Siding, Wholesale.
Warehouse or Garage Prop.—5% aggregate rent and 5% on renewals; Min. $50.
Mercantile — ½ 1st mos. rent, 2% on remainder of lease, 2% on renewals; Min. $50.
Percentage Leases — Com. based on min. guarantee plus addi. comm. annually on excess at same rate.

Management

Bus. Prop.—5% or by special agreement, on cost of impr., 5%.
Resid. Prop.—10% or by special agreement. On cost of improvements, 10%.
In case of termination of mgmt., contract, 2% on all leases closed, plus 2% on renewal of total aggregate rent for term remaining op. in lease, when exer.

Appraisals

Individual—Fee predetermined by agreement. Min. $25.
Board—Predetermined by agreemt. Min. $50.

WESTCHESTER COUNTY, N.Y.

Sales

Resid.—10% to 1M. 5% over 1M.
Vacant Land—10% on 1st 5M; 5% over 1st 5M.
Other Prop.—5% to 100M, 2½% on bal.
Leases and Leaseholds — 2½% on consid., plus reg. leasing comm. on bal. of term.
Subdivisions—10% Min.
Good Will, Goods and Chattels—10%.
Exchanges—Reg. comm. paid by both parties.

Leases

Bus. and Resid. Prop.—1 yr. or less: 5% on 1 yrs. rent (or 15% of total rent, whichever is lesser; Min. $25.) 1-10 yrs.: 5% of 1st yrs. rent; 2½% on bal. 10-21 yrs.: same comm. as above on 1st 10 yrs, 1½% on bal. Over 21 yrs. same as above on 1st 21 yrs., ¼ of 1% to 50th yr., ⅛ of 1% on bal.
Fur. Prop. — 6 mos. or less, 10% of total rent; 6 mos. to 1 yr., 5% on amt. equal to yr. rent; over 1 yr. 5% on 1st yr., 2½% on bal. (For addit. short time leases to same tenant, 5%).
Vacant Land — 6 mos. or less: 10%; 6 mos. to 1 yr.: 5% on amt. equal to yrs. rent; over 1 yr., each yr. to and incl. 5 yrs., 5%; 5-10 yrs., 3¾%; 2½% on bal.
Rules — 1. On percentage leases, chg. comm. on min. guarantee (or if no min., on ¾ of aver. annual fair market rental val. for entire term); plus comm. on addit. rent as due, as though such rent had been known when lease was made. 2. If lessee pur. prop., chg. sales comm. less pro rata portion of rent comm. on unexp. term. 3. If renewal op. is exer., chg. addit. comm. as though addit. term had been incl. in orig. lease. 4. On lease with cancel. clause, chg. comm. on full term.

Appraisals

Individual — Subject to agreement. (Does not cover expert test.)
Expert Testimony—Subject to agreement.

WICHITA, KANSAS

Sales

City & Farm Prop.—5% to 50M; 2½% on bal. Min. $50.
Exchanges — 5% to 50M; 2½% on bal. Each party paying reg. comm.
Bus. Changes — Stocks of goods, automobiles, garages, rooming houses, etc., 5% on selling price.

Leases

Gross & Net Leases—5% for 1st 3 yrs.; 3% for next 2 yrs.; 1% thereafter until comm. equals but does not exceed sales commission.

Management

Mo. to Mo. Tenancies—Not less than ½ of 1st mos. rental.

Appraisals

Board—$2 per M to 500M, $1 per M thereafter. Min. $25.
Expert Testimony — $25 per day per man.

WILMINGTON, DEL.

Sales

(Min. $50)

Impr. City Prop.—5%.
Industrial—8%.
Stock and Fixtures—5%.
Exchanges — Comm. as above paid by each party.
Operational Real Estate — 3½%. (Operational real estate shall be deemed to be a group of four or more new properties recently constructed, or in process of construction, by a builder or developer. The builder or developer is to pay, in addition to the commission, for all advertising costs.)

Management

Resid. Prop. — 50% 1st mos. rent; 5% for mgmt. and coll. (excl. 1st mos. rent.). Min. $1 per mo. per tenant. Owner mgmt. —100% of 1st mos. rent.
Commercial Prop. — 1 yr. or less, broker mgmt., same as resid. prop. Owner mgmt., same as resid. prop. More than 1 yr. broker mgmt., 5% total rent. Owner mgmt., 3½% 1st yrs. rent., 3% bal. of term of lease.
Community Garages — Mgmt. and obtaining tenant, Min. 10% of rent coll.

Appraisals

Board—$60 per hour plus 15 cents per mile traveled.
Individual—$20 per hour plus 15 cents per mile.

WINNIPEG, MANITOBA

Sales

Winnipeg, St. Boniface, Brooklands, Charleswood, East Kildonan, Fort Garry, St. James, St. Vital, Tuxedo, West Kildonan — 5% on the 1st 5M, plus 3% on the balance. Min. Impr. Prop., $100; Unimpr. Prop., $25. Charges on subdivision sales shall be a matter of contract.
Suburban, Including Acreage — 10% on 1st 2½M plus 5% on the bal. Min. impr. prop., $100; unimpr. prop., $50. Chgs. on subdiv. sales shall be a matter of contract.
Farm Lands—$1.00 per acre on all sales at less than $20 per acre, 5% on all sales at $20 per acre or over. Min. $50.
Exch.—In the case of an exch. of prop. where each owner is represented by a Realtor, a full comm. shall be pd. by each owner.
Agreements of Sale & Mortgages—5% on all sales. **Min. $25.**
Summer Resorts — 10% on the 1st 1M plus 5% on the balance. Min. impr. prop., $50; unimpr. prop., $25.
Personal Prop. of Chattels Incl. Stock of Merchandise & Fixt. & Goodwill of Going Concerns—10% on 1st 5M plus 5% on bal. Min. $100.

Property Management

(Where rents are collected by agent)

Winnipeg, St. Boniface and Adjoining Municipalities.
Residential, Small Business Properties or Stores—For negotiating and making leases, 12½% of 1st month's rent. Min. $3. Plus 5% on rents collected. Min. $1 per month.
Renewal of Leases — 6¼% of 1st month's rent. Min. $3. Plus 5% of rents collected. $1 per month. No charge for renewing apartment leases.
Central Stores and Other Business Prop. — 5% on rents collected.
Suburban—For negotiating and making leases, 25% of the first month's rent. Min. $5. Plus 10% on rents collected. Min. $1.50 per month.
Net Leases—Where a net lease provides that taxes are to be paid by the Lessee, the taxes shall be construed to be part of the rent on which the broker's commission is computed, using as a basis the taxes for the current year or the latest year available. In the case of leased premises not having been previously assessed, the taxes may be estimated, but in the event of such estimate not being satisfactory to both parties, an assessment by th taxing authorities must be awaited.
Prop. Mgmt.—Mgmt., as used herein, incl. making of coll., keeping of accounts, renting, leasing and operation of prop.

Leases

Where rents are not collected by agent—Note —when Lessee has the privilege of renewal, the Lessor shall pay a commission for said renewal at the time of renewal at the same rate as though the lease, when first written, had covered the whole term.
For Procuring Tenant — Winnipeg, St. Boniface and adjoining municipalities.
Residential — 3% of the total rental of the lease, or 25% of the first month's rent, whichever is the larger. Min. $5.
Store, Business and Industrial Property—3% of the total rental of the Lease for the first 5 years, and 2% of the total rental of the lease for the balance of the term.
Suburban Residential—5% of the total rental of the lease or 50% of the first month's rent, whichever is the larger. Min. $10.
Ground Rent—2½% of the total rental of the lease, including the amount of the property tax (if tax is paid by tenant) for the term of the lease. Where the property is subject to a reappraisal during the term of the lease, the fee is to be computed for the ful term on the basis of the average annual rental for the first 5 years.
Percentage Lease — For Procuring tenant, when rent is to be determined by an agreed percentage of the gross receipts of the Lessee's business; but subject nevertheless, to the payment of a min. rental whether payable monthly or otherwise. 3% of the total min. rental for the first 5 years, and 2% of the total min. rental for the balance of the term, payable forthwith; and, the same percentages on any additional rent. Any additional commission is to be paid at the end of each year from the commencement of the lease.
Farm Lease — 5% of the total rental of the lease. Min. $25 for each quarter section or fraction thereof. $40 for each half section. Larger farms, by Agreement.

Appraisals

City and Suburban Property Valuations — The min. charge for making valuations shall be as follows: On all valuations up to $25M, $3 on each M with a min. $15. Plus $2 per M on any part exceeding $25M up to $50M. Plus $1.50 per M on any part exceeding $50M up to $100M. Plus $1 per M on any part exceeding $100M.
Rental Valuations—The charge for appraising the rental value of a property shall be based on the annual rental value as follows: 1% up to $10M. Min. fee, $10. In addition charge $2.50 for each M on valuations over $10M. On leases up to 10 years the average rental shall be used as a basis. Each unit shall be separately valued and not two units shall be included in the same valuation.
Farm Valuations—The charges for making valuations of Farm Land shall be as follows: $25 for the first quarter section and $15 for each additional quarter section (provided that all of the land valuated is in one farm). In addition, mileage of 10c per mile may be charged.

WORCESTER, MASS.

Sales

Resid., Tenement, Apts., and Bus. Prop. — 5% to 50M; 3% on next 150M; 2% over 200M; Min. $100.
Indus. Prop., Garages and Special Types—5%.
Vacant Lands—House lots 10%; Min. $100.
Comm. & Indus. Land—5%; Min. $100.
Sub. Prop.—Adjoining towns 5%, others 6%.
Bus. Oppor. — 10% to 5M; 5% on bal.
Exchanges — Comm. as above paid by both parties.

Leases

Bus. Premises — 4% 1 yr., 2% bal. Less than one year or tenant-at-will 50% of mos. rent. Min. $25.
Garages, Indus. Premises, Commercial and Indus. Land — 5% for 1 yr., 3% on bal.
Apt. and Resid. Prop — 5% on 2 yrs. rent, 2% bal. of term. Less than 1 yr., 50% of 1 mos. rent. Min. $25.
Renewals—½ reg. comm.
Extensions — 2% from owner on total lease rental for extended term.
Sales Op. in Leases — If op. is exer., addit. comm. to equal sales comm. plus comm. on lease to time of sale.

Management

Rent Collections — Apt. and tenements—10%; apts. 6%; bus. prop. 5%. On cost of improvements supervised, 5%.

YOUNGSTOWN, OHIO

Sales

Resid. and Bus. Prop. — 5%. Min. $100.
Exchanges — Comm. as above paid by both parties when there are 2 agts. When one agt. represents both parties, 5% gross selling price from each owner by agreement.

Leases

Short Term—½ of 1st mos. rent min.
Long Term—5% to 20M; 2½% on excess.
Percentage Leases—Comm. pd. on min. rent; addit. comm. when bal. of rent is pd. to landlord. Without min. rent — at end of 90 days, statement will be given to broker on which to base min. rent. and he will coll. on that basis for term of lease. If sales exceed amt. on which estimate broker has been pd., addit. comm. to be coll. on excess sales, payable annually.
Rules—1. If extension or renewal op. is exer., agt. receives reg. comm. 2. If op. to buy exer., reg. comm., Less leasing comm. on unexp. portion of lease.

Appraisals

Board—$50 min. for each parcel for 1st 5M; $2 per M for excess.
Expert Testimony — $100 per day for each prop., subject to special agreement.

Management

Resid. Prop. — 10% on amt. coll. Min. $1 per mo. per tenant.
Bus. Prop.—5% total collection. Min. $100.
Repairs—10% of expenditure for supervision are to be paid for at reg. comm. rate.

Alabama

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Chickasaw—See Mobile.
Crichton—See Mobile.
Daphne—See Baldwin County.
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Bloomington—See San Bernardino, Fontana.
Blue Jay—See Rim O' The World
Borrego Springs—See San Diego.
Boulder Creek—See Santa Cruz.
Boyes Hot Springs—See Sonoma County.
Brawley—See Imperial Valley.
Brea—See Fullerton District.
Brentwood—See Eastern Contra Costa.
Brookdale—See Santa Cruz.
Bryte—See Sacramento, Yolo County.
Buena Park—See Fullerton, Long Beach.
Burbank—See North Hollywood, San Fernando Valley, Los Angeles, West Hollywood.
Burlingame—See San Mateo-Burlingame.
Cabazon—See Pioneer Desert, Pasadena.
Cacaville—See Solano County.
Calabasas—See Los Angeles.
Calexico—See Imperial Valley.
Calipatria—See Imperial Valley.
Calimesa—See Redlands, Yucaipa Valley.
Calistoga—See Napa County.
Calwa City—See Fresno.
Camarillo—See Oxnard Harbor District.
Cambria—See San Louis Obispo.
Cambria Pines—See San Luis Obispo.
Camino — See El Dorado County.
Campbell—See San Jose.
Canoga Park—See San Fernando Valley, Los Angeles.
Capistrano Beach—See San Clemente.
Capitola—See Santa Cruz.
Cardiff—See San Diequito District.
Carlsbad—See Oceanside, North Hollywood.
Carmel—See Monterey Peninsula.
Carmichael—See Sacramento.
Carpinteria—See Santa Barbara.
Castro Valley—See Southern Alameda County, Oakland.
Castroville—See Watsonville.
Cathedral City—See Palm Springs.
Cayucos—See San Luis Obispo.
Cedar Glen—See Los Angeles, Rim O' The World.
Cedar Pines—See Rim O' The World.
Centerville—See Southern Alameda County.
Central Valley—See Shasta County.
Ceres—See Modesto.
Charter Oak—See San Gabriel.
Chatsworth—See San Fernando Valley.
Chester—See Oroville.
Chico—See Pomona.
Chinco—See Pomona Valley.
Chow Chilla—See Madera.
Chula Vista—See National City, San Diego.
Citrus Heights—See Sacramento.
Claremont—See Ontario-Upland, Pomona Valley, San Bernadino.
Clear Lake Park—See Lake County.
Clear Lake Highlands—See Lake County.
Clear Lake Oaks—See Lake County.
Clearwater—See Bellflower, Long Beach.
Cloverdale—See Sonoma County.
Clovis—See Fresno.
Coachella—See Coachella Valley.
Coalingo—See Fresno, Visalia.
Coarse Gold—See Fresno.
Colfax—See Placer County.
Colma—See North San Mateo County.
Colton—See San Bernardino, Redlands
Colusa—See Yolo County.
Compton—See Bellflower District, Inglewood, Los Angeles, Southeast.
Concord—See Contra Costa County
Corcoran—See Kings County
Corning—See Tehama County.
Corona Del Mar—See Newport Harbor.
Corta Madera—See Marin County.
Corte Madre—See Marin County.
Costa Mesa—See Newport Harbor, Santa Ana, Whittier.
Cotati—See Sonoma County
Coursegold—See Fresno.
Covelo—See Mendocino County.
Covina—See San Gabriel Valley.
Crestline—See Rim O' the World.
Cucamonga—See Ontario-Upland
Culver City—See Los Angeles, Venice.
Cupertino—See San Jose.
Cutten—See Eureka.
Daly City—See San Francisco, North San Mateo County.
Dana Point—See San Clemente.
Danville—See Contra Costa.
Davis—See Yolo County.
Decoto—See Southern Alameda County.
Delano—See Bakersfield
Del Mar—See San Dieguito.
Del Monte—See Monterey Peninsula
Del Paso Heights—See Sacramento.
Desert Hot Springs—See Palm Springs.
Diablo—See Southern Alameda County.
Dominguez—See Long Beach.
Dos Palos—See Merced County.
Downey—See Bellflower District, Los Angeles, Southeast.
Downey—See Southeast, Los Angeles.
Duarte—See Monrovia.
Dunsmuir—See Siskiyou County.
Eastlake—See Watsonville.
East Pasadena—See Pasadena.
Edgemar—See North San Mateo County.
El Cajon—See San Diego.
El Centro—See Imperial Valley.
El Cerrito—See Richmond-El Cerrito, Berkeley.
El Modena—See Santa Ana.
El Monte—See Arcadia, Alhambra, San Jose.
El Segundo—See Inglewood, South Bay, Los Angeles, Hawthorne.
El Sobrante—See Richmond-El Cerrito.
Elsinore—See Los Angeles, Lake Elsinore
El Verano—See Sonoma County.
Emeryville—See Oakland.
Encinitas—See San Dieguito.
Encino—See Los Angeles, North Hollywood, San Fernando Valley.
Escalon—See Stockton.
Escondido—See San Diego.
Esparto—See Yolo County.
Exeter—See Visalia.
Fairfax—See Marin County.
Fairfield—See Solano County.
Fair Oaks—See Sacramento.
Fallbrook—See Oceanside, San Diego, Vista.
Fawnskin—See Big Bear Valley.
Felse—See San Jose.
Felton—See Santa Cruz.
Ferndale—See Eureka.
Fillmore—See Santa Paula.
Flintridge—See Pasadena.
Folson—See Sacramento.
Fontana—See San Bernardino.
Forestville—See Sonoma County.
Fort Bragg—See Mendocino County.
Fortuna—See Eureka.
Freedom—See Watsonville.
Fullerton—See Santa Ana.
Fulton—See Sonoma County, Fresno.
Garberville—See Eureka.
Gardena—See Hawthorne, Inglewood, Los Angeles, Torrance, Lomita.
Garden Grove—See Long Beach, Los Angeles, Santa Ana, West Orange.
Garden Valley—See El Dorado County.
Garvey—See El Monte, Alhambra.
Georgetown—See El Dorado County.
Gerber—See Tehama County.
Gilroy—See San Jose.
Glendale—See Pasadena, Alhambra, Burbank, Crescenta-Canada, Los Angeles.
Glen Ellen—See Sonoma.
Glendora—See Azusa-Glendora, San Gabriel Valley.
Goleta—See Santa Barbara.
Gonzales—See Salinas.
Granada Hills—See San Fernando Valley, Los Angeles.
Grass Valley—See Nevada County, Richmond-El Cerrito
Greenbrae—See Marin County.
Greenview—See Siskiyou County.
Gridley—See Chico.
Grover City—See Los Angeles.
Grossmont—See San Jose.
Guerneville—See Sonoma County, Russian River.
Guernewood Park—See Russian River, Sonoma County.
Gustine—See Merced County.
Hanford—See Kings County.
Happy Camp—See Siskiyou County.
Harbor City—See Torrance-Lomita.
Hawthorne—See Los Angeles, Inglewood.
Hayward—See Southern Alameda County, Oakland.
Healdsburg—See Sonoma County.
Helena—See Napa County.
Hemet—See Hemet-San Jacinto, Los Angeles.
Hermosa Beach—See South Bay.
Hesperia—See Mojave Valley.
Highland—See San Bernardino.
Highway Highlands—See Crescenta-Canada.
Hilton—See Sonoma County.
Hollydale—See Southeast, Compton, Lynwood.
Hollywood—See Rim O' The World, Inglewood, Los Angeles, North Hollywood, West Hollywood.
Huntington Park—See Los Angeles, Downey, Southeast.
Idyllwild—See Hemet-San Jacinto.
Imperial Beach—See National City-Chula Vista.
Indio—See Coachella Valley, Palm Springs.
Inglewood—See Los Angeles, Hawthorne, Southeast.
Inverness—See Marin County.
Joshua Tree—See Pioneer Desert.
Julian—See San Diego.
Kelseyville—See Lake County.
Kentfield—See Marin County.
Kenwood—See Sonoma County.
Kerman—See Fresno.
Kings Beach—See Placer County.
Kingsburg—See Fresno.
La Brea—See Fullerton District.
La Canada—See Crescenta-Canada, Pasadena, Los Angeles, San Marino.
La Crescenta—See Bakersfield, Crescenta-Canada, Glendale.
La Cresta—See El Cajon.
La Fayette—See Richmond-El Cerrito, Contra Costa County.
Laguna Beach—See Pasadena, Alhambra.
La Habra—See Compton-Lynwood, Los Angeles, Whittier.
La Jolla—See San Diego.
Lake Arrowhead—See Rim O' The World
Lakeport—See Lake County
Lakeside—See San Diego, El Cajon Valley.
Lake Tahoe—See Placer County.
Lakewood—See Compton-Lynwood, Long Beach.
La Mesa—See San Diego, El Cajon Valley.
La Quinta—See Coachella Valley.
Larkspur—See Marin County.
La Verne—See Pomona Valley.
Lancaster—See Antelope Valley.
Larengo—See Southern Alameda County.
Lawndale—See Hawthorne, Inglewood, South Bay.
Laytonville—See Marin County.
Le Grand—See Merced.
Lemon Grove—See San Diego, El Cajon Valley.
Lemoore—See Kings County.
Lennox—See Hawthorne.
Leonanex—See Sonoma County.
Leucadia—See San Dieguito.
Lincoln—See Placer County.
Lindsay—See Orange Belt, Fresno.
Littlerock—See Antelope Valley.
Live Oak—See Sutter County.
Livingston—See Merced County.
Llano—See Antelope Valley.
Loma Linda—See Redlands, San Bernardino.
Lomita—See San Pedro, Torrance-Lomita.
Lompoc—See Santa Maria.
Long Beach—See Bellflower, Los Angeles, Compton, Riverside, Lake Elsinore.
Los Altos—See Central San Mateo County, Palo Alto.

CALIFORNIA (Cont.)

Los Angeles—See Long Beach, Mendocino, Monrovia, San Bernardino, San Fernando Valley, South-East, Twenty-nine Palms, Alhambra, Azusa, Culver City, Beverly Hills, East Los Angeles, Glendale, Inglewood, Rim-o'the World, Venice, West Hollywood, Torrance, Lomita, Santa Monica Bay District.
Los Banos—See Merced County.
Los Gatos—See San Francisco, San Jose.
Los Molinos—See Tehama County.
Los Robles—See Pasadena.
Lower Lake—See Lake County.
Lucerne—See Lake County.
Lucerne Valley—See Mojave Valley, Alhambra.
Lynwood—See Compton, Los Angeles, Southeast, Long Beach.
Madero—See Fresno.
Malibu—See Santa Monica Bay.
Manhattan Beach—See Los Angeles, South Bay, San Fernando Valley
Mantan—See Los Angeles.
Manteca—See Stockton.
Martinez—See Contra Costa County.
Mar Vista—See Los Angeles, Venice, Culver City.
Marysville—See Yuba Sutter.
Maywood—See Southeast.
Maxwell—See Colusa County.
Mecca—See Coachella Valley.
Menlo Park—See Central San Mateo, Menlo Park-Atherton.
Mentone—See Redlands.
Middletown—See Lake County.
Midway City—See Santa Ana, West Orange.
Millbrae—See North San Mateo County, San Francisco.
Mill Valley—See San Francisco, Marin County.
Milpitas—See San Jose.
Mission Beach—See San Diego.
Modesta—See Los Angeles.
Mojave—See Antelope Valley.
Monrovia—See Pasadena, Arcadia.
Montague—See Siskiyou County.
Montalvo—See Ventura County
Montebello—See East Los Angeles.
Montecito—See Santa Barbara.
Monterey—See Carmel, Monterey Peninsula.
Monterey Park—See Alhambra, East Los Angeles.
Monte Rio—See Sonoma County.
Monte Vista—See San Jose.
Montrose—See Crescenta-Canada, Los Angeles, Glendale.
Morango Valley—See Pioneer Desert.
Morgan Hill—See San Jose.
Morro Bay—See Bakersfield, San Louis Obispo.
Mt. Shasta—See Siskiyou County.
Mt. Vernon—See San Bernardino.
Mt. View—See El Monte, Palo Alto, San Jose.
Napa—See Napa County.
National City—See San Diego.
Nevada City—See Nevada County.
Newcastle—See Placer County.
Newport Beach—See Santa Ana, Newport Harbor.
Newark—See Southern Alameda County.
Nice—See Lake County.
Niland—See Imperial Valley.
Norco—See Corona.
North Hollywood—See Burbank, San Fernando Valley, Los Angeles.
North Sacramento—See Sacramento.
Northcrest—See Crescent City.
Northridge—See San Fernando Valley.
Norwalk—See Southeast, Bellflower.
Novato—See Marin County.
Oakdale—See Modesto.
Oakland—See San Francisco, Southern Alameda County, Berkeley.
Oakley—See Eastern Contra Costa, Contra Costa.
Oak Park—See Sacramento.
Oakview—See Ventura County.
Oakville—See Napa County.
Occidental—See Sonoma County.
Ocean Park—See Santa Monica.
Oceanside—See Vista-Fallbrook.
Oildale—See Bakersfield.
Ojai—See Ventura.
Ontario—See Ontario-Upland, San Bernardino, Chino Valley.
Orange—See Santa Ana.
Orinda—See Contra Costa County.
Oroville—See Chico.
Otay—See National City-Chula Vista.
Oxnard—See Oxnard Harbor.
Pacific Beach—See San Diego.
Pacific Grove—See Monterey Peninsula.
Pacific Palisades—See Los Angeles, Santa Monica Bay, Malibu.
Pacoima—See San Fernando Valley, North Hollywood.
Palermo—See Oroville.
Palm City—See National City-Chula Vista, San Diego.
Palmdale—See Antelope Valley.
Palm Desert—See Palm Springs, Redlands.
Palm Springs—See Los Angeles, Hemet-San Jacinto
Palo Alto—See Menlo Park-Atherton, San Jose, Mountain View.
Palos Verdes Estate—See Los Angeles, Long Beach, South Bay.
Panarama City—See Los Angeles.
Panorama—See San Fernando Valley, Los Angeles.
Paradise—See Chico.
Paramount—See Bellflower District, Long Beach.
Pasadena—See Beverly Hills, Los Angeles, El Monte.
Pearblossom—See Antelope.
Pebble Beach—See Carmel, Monterey Peninsula.
Perris—See Lake Elsinore, Hemet-San Jacinto, Riverside.
Petaluma—See Sonoma County.
Pico—See Downey, Montebello, Whittier, Los Angeles.
Piedmont—See Oakland.
Pinole—See Richmond-El Cerrito.
Pioneertown—See Pioneer Desert.
Pismo Beach—See San Luis Obispo.
Pittsburg—See Eastern Contra Costa, Contra Costa County.
Placerville—See Sacramento, El Dorado County.
Plamdale—See Antelope Valley
Playa del Rey—See Los Angeles, Venice, Inglewood.
Pleasanton—See Southern Alameda County.
Pomona—See El Monte.
Poniente—See San Clemente.
Port Chicago—See Concord.
Porterville—See West Hollywood, Orange Belt.
Portuguese Bend—See Los Angeles, South Bay.
Port Hueneme—See Oxnard Harbor, Ventura.
Potter Valley—See Mendocino County.
Poway—See San Diego.
Project City—See Shasta County.
Puente—See Los Angeles, Whittier, El Monte, San Gabriel Valley.
Quartz Hill—See Antelope Valley.
Quincy—See Oroville.
Ramona—See Los Angeles, San Diego.
Rancho Mirage—See Coachella Valley.
Rancho Santa Fe—See San Dieguito.
Red Bluff—See Tehama County.
Redding—See Shasta County.
Redlands—See Yucaipa Valley, San Bernardino.
Redondo—See Sonoma.
Redondo Beach—See Los Angeles, South Bay, Torrance, Lomita, Hawthorne.
Redwood City—See San Francisco, Los Angeles, Central San Mateo.
Reedley—See Fresno.
Reseda—See San Fernando Valley, North Hollywood.
Rialto—See San Bernardino.
Richmond—See Richmond-El Cerrito.
Ridgecrest—See Bakersfield.
Rio Nido—See Sonoma.
Rio Vista—See Solano County.
Rivera—See Los Angeles, Southeast, Downey, Whittier, Montebello.
Riverside—See Banning-Beaumont.
Robles Del Rio—See Carmel.
Rolling Hills—See San Pedro.
Rosamond—See Antelope Valley.
Roscoe—See Burbank, North Hollywood.
Rosemead—See El Monte, Alhambra, Los Angeles
Rosemead—See San Gabriel, Santa Ana, El Monte, Alhambra, Los Angeles.
Roseview—See Placer County.
Roseville—See Chico, Placer County.
Ross—See Marin County.
Running Springs—See Rim O' the World.
St. Helena—See Napa County.
Salinas—See Monterey Peninsula, Los Angeles.
San Anselmo—See Marin County.
San Bernardino—See Los Angeles, Rim o' The World, Redlands, Riverside.
San Bruno—See North San Mateo County.
San Carlos—See San Jose, Central San Mateo County.
San Clemente—See Laguna Beach, Los Angeles.
San Diego—See National City-Chula Vista, La Mesa.
San Dimas—See Azusa-Glendora, Pomona Valley.
San Fernando—See San Fernando Valley, Los Angeles.
San Francisco—See Los Angeles, Richmond, El Cerrito, Santa Cruz.
San Gabriel—See El Monte, Arcadia, Alhambra, San Marino, Los Angeles.
San Jose—See Los Gatos-Saratoga, Oakland.
Salida—See Modesto.
Sanger—See Fresno.
San Jacinto—See Hemet-San Jacinto.
San Juan Bautista—See Salinas.
San Leandro—See Southern Alameda County, Oakland.
San Lirenzo—See Southern Alameda County.
San Luis Obispo—See Ventura County.
San Marcos—See Escondido.
San Marino—See San Gabriel, Alhambra, Pasadena, Los Angeles.
San Mateo—See San Mateo-Burlingame, San Francisco, Los Altos.
San Miguel—See Paso Robles.
San Pedro—See Torrance-Lomita.
Sanner—See San Jose.
San Pablo—See Richmond-El Cerrito
San Rafael—See Marin County, San Francisco.
Santa Ana—See Fullerton District, West Orange.
Santa Barbara—See Los Angeles.
Santa Clara—See Sunnyvale, San Jose.
Santa Cruz—See Fresno, Pasadena.
Santa Monica—See Beverly Hills, Los Angeles, Venice.
Santa Rosa—See Sonoma County, San Jose.
Santa Suzana—See Ventura County.
Santee—See El Cajon Valley.
San Miguel—See Paso Robles.
San Salvador—See San Jose.
San Ysidro—See San Diego, National City.
Saratoga—See Los Gatos, San Jose.
Saticoy—See Ventura.
Saugus—See Los Angeles.
Sausalito—See Marin County.
Scotia—See Eureka.
Seaside—See Monterey Peninsula.
Sebastopole—See Sonoma County
Selma—See Fresno
Sepulveda—See San Fernando Valley.
Shafter—See Bakersfield.
Sharp Park—See North San Mateo County, San Francisco.
Sherman Oaks—See San Fernando Valley, North Hollywood, Los Angeles.
Sierra Madre—See Arcadia, Pasadena.
Simi—See Santa Paula, Ventura County.
Sky Forest—See Rim O' The World.
Solana Beach—See San Dieguito.
Solvang—See Santa Barbara.
Sonoma—See Sonoma County, San Francisco.
Soquel—See Santa Cruz.
South Gate—See Downey, Long Beach, Compton, Southeast, Venice, Los Angeles.
South Laguna—See Crescenta-Canada, Laguna Beach.
South Pasadena—See Alhambra, Los Angeles, San Marino.
South San Francisco—See North San Mateo County.
South San Gabriel—See El Monte.
South Santa Ana—See Fullerton.
Spadra—See Fullerton.
Spring Valley—See San Diego, La Mesa.
Stateline—See Lake Tahoe.
Stockton—See Fresno, Napa County.
Strathmore—See Orange Belt.
Studio City—See Los Angeles, North Hollywood, San Fernando Valley.
Sunland—See Los Angeles, Glendale.
Sunnymead—See Riverside.
Sunnyside—See San Jose.
Sun Valley—See North Hollywood, Burbank.
Taft—See Bakersfield.
Tahoe City—See Placer County.
Temple City—See Big Bear Valley, East Los Angeles, Alhambra, Arcadia, Los Angeles, San Marino, El Monte.
Tarzana—See Fernando Valley, Los Angeles.
Tehachapi—See Bakersfield.
Terra Bella—See Orange Belt.
Thermal—See Coachella Valley, Los Angeles.
Thousand Oaks—See Ventura County.
Tiburon—See Marin County.
Torrance—See Los Angeles, Torrance-Lomita, Long Beach, South Bay.
Tracy—See Stockton.
Tujunga—See Los Angeles.
Tulare—See Orange Belt, Fresno, Visalia.
Tulelake—See Siskiyou County.
Tustin—See Santa Ana.
Twin Peaks—See Rim O' The World.
Ukiah—See Mendocino County.
Upland—See Ontario-Upland.
Upper Lake—See Lake County.
Vacaville—See Solano County.
Vallejo—See Napa County, Solano County.
Van Nuys—See Los Angeles, North Hollywood, San Fernando Valley.
Venice—See Culver City, Los Angeles.
Ventura—See Los Angeles.
Verdugo City—See Crescenta-Canada.
Victoria—See San Clemente.
Victorville—See Mojave Valley, Long Beach, Los Angeles.
Villa Grande—See Sonoma County.
Vista—See Oceanside, San Diego, Fallbrook.
Walnut Creek—See Contra Costa County.
Walnut Park—See Southeast.
Walteria—See Torrance-Lomita.
Weed—See Siskiyou County.
West Los Angeles—See Beverly Hills, Los Angeles, Santa Monica Bay District, Venice.
West Covina—See San Gabriel Valley, Los Angeles.
Westminster—See Long Beach, Santa Ana, West Orange.
West Sacramento—See Sacramento.
Whittier—See La Habra, Inglewood.
Wildomar—See Lake Elsinore.
Willets—See Mendocino County.
Williams—See Colusa County.
Willowbrook—See Compton.
Willows—See Chico.
Wilmar—See El Monte, Alhambra.
Wilmington—See San Pedro, Los Angeles, Long Beach, Torrance-Lomita.
Windsor—See Sonoma County.
Winters—See Yolo County.
Woodacre—See Marin County.
Woodlake—See Visalia.
Woodland—See Yolo County.
Woodland Hills—See San Fernando Valley, North Hollywood.
Wrightwood—See Rim O' The World.
Yorba Linda—See Fullerton.
Yreka—See Siskiyou County, Crescent City.
Yuba City—See Yuba, Sutter.
Yucaipa—See Redlands.
Yucaipa—See San Bernardino, Redlands, Southeast.
Yucca Valley—See Pioneer Desert.

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Concialdi, Samuel, 2040 W. Valley Blvd.
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Denison, John H., 626 W. Garvey, Monterey Park.
Dick, William Arnot, 314 E. Garvey, Monterey Park.
Dickerson, E. R., 8301 Garvey, South San Gabriel.
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Emich, W. E., 5954 N. Temple City, Temple City.
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Fennell, Earle, 2140 W. Valley Blvd., Alhambra.

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Stevens, John C., 2514 W. Compton Blvd.
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Weber, Homer, 14505 Normandie.
Whitehead, Earl C., 2304 W. Compton Blvd.
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Gregg, J. Lee (Gregg's Artistic Homes), 214 E. Glenoaks (7).
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Hayman, Earl S., 1102 N. Brand (2).
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Kingsbury, Grace V., 315 S. Verdugo (5).
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Mathewson, J. W., 110 W. Glenoaks (2).
Matthiesen, H. A., 2746 Honolulu Ave.
McFarland, Arthur D., 917 W. Glenoaks (2).
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Miser, Evelyn M., 609 N. Brand (3).
Miser, Marlin O., 609 N. Brand (3).
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Reid, Wm. H., 1422 S. Glendale (5).
Reynolds, Harry A., 113 N. Maryland (6).
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Smith, Rollin M., 408 N. Glendale (6).
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Strayer, C. W., 736 E. Wilson (6).
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Williamson, Murray D., 1300 N. Verdugo (6).
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Bender, Joseph Edward, 638 W. Century, Los Angeles (44).
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Jackson, Hubert, 17211 Hawthorne Blvd., Lawndale.
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Peterson, Cora Tate, 301 Acacia.
Phillips, Ethel G., 15636 S. Hawthorne Blvd., Lawndale.
Quaglietta, Louis J., 15115 S. Hawthorne Blvd., Lawndale.
Quintard, Charles E., 4314 W. Century Blvd., Inglewood.
Reed, Forrest F., 654 E. Manchester, Inglewood.
Reese, Wm. P., 928 S. Hawthorne Blvd.
Register, Robert L., 15717 S. Hawthorne Blvd., Lawndale.
Richards, Forrest D., 1811 W. 108th St., Los Angeles.
Ritter, Wm. H., 543 N. Hawthorne Blvd.
Roberts, Harold L., 216 W. Grand, El Segundo.
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Severns, Mildred I., 657 N. Hawthorne Blvd.
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Sprague, F. E., 801 S. Inglewood Ave., Inglewood.
Stevens, John C., 2512 W. Compton Blvd., Gardena.
Stolz, Indo M., 4944 W. Century Blvd., Inglewood.
Struit, William C., 11940 Aviation Blvd., Inglewood.
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Twarowski, Eugene Sr., 301 Acacia Ave.
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Hemet.
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Andrews, Marc, 1104 W. Lincoln, Anaheim.
Arant, May L., 6605 West Blvd.
Baehr, Louis W. Jr., 8728 Sepulveda Eastway, Los Angeles (45).
Baillet, Francis D., 8600 La Tijera, Los Angeles.
Barnes, Dolly, Box 3078.
Becker, Hugo Walter, 8749 La Tijera Blvd., Los Angeles (45).
Bell, Alexander, 11201 S. Inglewood Ave.
Bellante, Charles, 720 E. Manchester Blvd.
Bellante, Edwin C., 720 E. Manchester Blvd.
Bensfield, H. F., 180 W. Arbor Vitae St.
Berinsky, Dave, 4720 W. Imperial Hgwy.
Blee, James B., 8400½ Lincoln Blvd., Los Angeles (45).
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Bredenbeck, A. H., 8600 La Tijera, Los Angeles (45).
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Brown, O. R., 10045 S. Western Ave., Los Angeles (47).
Bryan, Orlan C., 1614 W. Manchester Blvd., Los Angeles (47).
Bryant, Clifford A., 7123 W. Manchester, Los Angeles (45).
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Bullock, Bessie Jane, 4655 W. Century Blvd.
Burchett, Glenn A., 8608 S. Sepulveda Blvd., Los Angeles (45).
Butts, Harlan E., 9601 S. Hoover St., Los Angeles (44).
Campbell, John L., 4722 W. Slauson, Los Angeles (56).
Campbell, Lillian C., 5138 Crenshaw Blvd., Los Angeles (43).
Carter, Nick Jay, 3728 W. Imperial Hgwy.
Coats, Edith, 780 S. Hawthorne Blvd., Hawthorne.
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Cones, Lillian M., 4751 W. Century Blvd.
Conley, Joe C., 449 W. Manchester Blvd.
Conley, Martin, 8608 S. Sepulveda Blvd., Los Angeles (45).
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Cozad, Arthur W. Sr., 9610 S. Western Ave., Los Angeles (47).
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Dawson, Emerson W., 225 S. Locust St.
Dawson, Norine, 225 S. Locust St.
Day, John R., 6214 W. Manchester Blvd., Los Angeles (45).
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Dexter, Phillip A., 736 W. Manchester Blvd.
Diehl, Ellen R., 6216 W. Manchester, Los Angeles.
Diehl, Walter A., 6216 W. Manchester Blvd., Los Angeles (45).
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Dokovna, Joseph H., 3862 W. Imperial Hwy.
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Dressen, Otto, 343 W. Arbor Vitae St.
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Edwards, Robert, 449 W. Manchester Blvd.
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Embry, Raymond T., 3728 W. Imperial Hwy.
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Fordiani, Connie H., 8120 S. Vermont Ave., Los Angeles (44).
Fordiani, Robert C., 9212 S. Western Ave., Los Angeles (47).
Galante, Jerry, 4722 W. Slauson Ave., Los Angeles (56).
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George, Minne Campbell, 736 W. Arbor Vitae St.
Goodman, Dean E., 449 W. Manchester Blvd.
Greenlee, Alice, 6620 Crenshaw Blvd., Los Angeles (43).
Greer, Grace, 2621 W. Manchester Blvd.
Grieder, Paul E., 1707 W. Manchester Blvd., Los Angeles (47).
Haggarty, William J., 11227 Crenshaw Blvd.
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Heilmann, Fred H., 1900 W. 54th St., Los Angeles (62).
Heinemann, Max B., 4031 W. Century Blvd.
Hill, Sam T., 654 E. Manchester Blvd.
Hirdler, Max T., 11303 Inglewood Ave.
Hubbard, Eula Mae, 1108 N. La Brea Ave.
Hughes, Russell F., 3565 W. Manchester Blvd.
Hyde, Jay L., 4116 W. Century Blvd.
Isham, Vincent Lee, 4725 W. Slauson Ave., Los Angeles (56).
Jensen, Emanuel, 1312 E. Imperial Hwy., El Segundo.
Jones, Rickard L., 449 W. Manchester Blvd.
Kapsinow, Florence, 4705 W. Century Blvd.
Kerwin, Alexander J., 8600 La Tijera Blvd., Los Angeles (45).
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Klatt, Irene C., 429 W. Arbor Vitae St.
Krout, Clifford L., 3020 W. Manchester Blvd.
Kuhl, John J., 4171 W. Imperial Hgwy.
Lasley, Charles D., 8637 Truxton Ave., Los Angeles (45).
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Lawrence, Russell C., 1127 S. Hawthorne Blvd., Hawthorne.
Lennon, Ernest H., 1205 S. Fir St.
Lewis, Woodrow, 12001 S. Western Ave., Los Angeles (47).
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LoMonte, Frank, 11116 S. Hawthorne Blvd.
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Lord, Lyle Allen, 7401 La Tijera Blvd., Los Angeles (45).
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Lytle, Arthur Lee, 16219 Hawthorne Blvd., Lawndale.
Lytle, Jack F., 4234 W. Imperial Hgwy.
Madden, Leslie A., 4819 W. Imperial Hgwy., Hawthorne.
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Marlow, Fred W., 8600 La Tijera Blvd., Los Angeles (45).
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Mathis, Wiley F., 6205 W. 87th St., Los Angeles (45).
Maudlin, Murry M., 207 W. Manchester Blvd.
McGough, E. M., 10619 S. Hawthorne Blvd.
McNellis, James S., 3516 W. Imperial Hwy.
McNellis, Lois J., 3516 W. Imperial Hwy.
Mellinger, Francis E., 3862 W. Imperial Hgwy.
Menge, William F., 8749 La Tijera Blvd., Los Angeles (45).
Metzenthin, Fred K., 10801 S. Crenshaw Blvd.
Miller, J. H. "Red," 1271 S. La Brea Ave.
Miller, Jay C., 8637 Truxton Ave., Los Angeles (45).
Mueller, Max, 312 E. Regent St.; branch: 910 S. La Brea Ave.
Mullinger, Ronald O., 675 N. La Brea Ave.
Neuman, Clinton, 8728 Sepulveda Eastway, Los Angeles (45).
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Orchard, Loretta, 4936 Crenshaw Blvd., Los Angeles (43).
Orchard, W. W., 320 W. Arbor Vitae.
Oster, Melvin J., 1441 W. Century Blvd., Los Angeles (47).
Overby, Cecilia, 117 W. Manchester Blvd.
Pecora, Charles J., 7400 S. Normandie Ave., Los Angeles (47).
Peterson, Edgar B., 654 E. Manchester Blvd., Inglewood.
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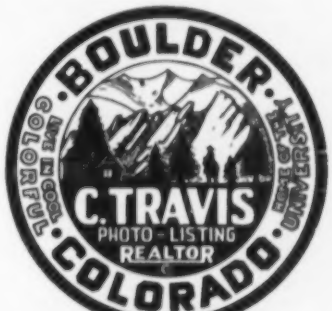

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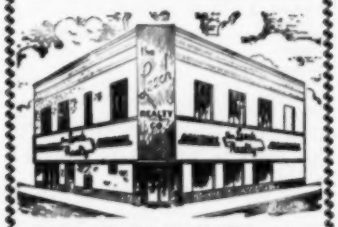

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Aren, Bessie R., 3027 W. Madison St. (12).
Arquilla, George, 10924 S. Halsted St. (28).
Baffa, Anthony, 111 W. Washington St. (2).
Bailey, George R., 141 W. Jackson Blvd. (4).
Baim, Alexander, 79 W. Monroe St. (3).
Baird, John Wyllys, 215 N. Dearborn St. (1).
Baird, Warner G., 215 N. Dearborn St. (1).
Baird, Warner G. Jr., 215 N. Dearborn St. (1).
Baker, J. Clarke, 30 N. LaSalle St. (2).
Baker, Lowell, 22 W. Monroe St. (3).
Banoul, Steven L., 5237 W. Belmont Ave. (41).
Bard, Jacob M., 1702 N. LaSalle St. (14).
Bark, June R., 6316 N. Central Ave. (30).
Barnard, Harold A., 611 N. Sacramento Blvd. (12).
Barnes, Walter E., 8234 S. Cottage Grove Ave. (19).
Barney, Clinton E., 1525 E. 53rd St. (15).
Baron, Murvel G., 5840 S. Kedzie Ave. (29).
Barrett, William J., 2559 79th St. (29).
Bartlett, Robert, 111 W. Washington St. (2).
Baskin, Benson L., 77 W. Washington St. (2).
Beak, Gene, 3034 W. Devon Ave. (45).
Beardslee, Louis B., 100 N. LaSalle St. (2).
Beatty, Ross J., 332 S. Michigan Ave. (4).
Beaumont, Delmar R., 111 W. Washington St. (2).
Becker, Adam, 3770 N. Harlem Ave. (34).
Becker, George, 111 W. Washington St. (2).
Beduhn, Irving J., 4801 W. Belmont Ave. (41).
Beesley, Ralph A., 4210 W. Irving Park Rd. (41).
Behnke, Alfred A., 3433 W. Diversey Ave. (47).
Beiner, Adam G., 4122 N. Harding Ave. (18).
Belanger, James W., 209 S. State St. (4).
Bell, Harry M., 111 N. Wabash Ave. (2).
Bell, Harvey, 4177 W. Irving Park Rd. (41).
Bell, Robert B., 2525 Ridge Road, Evanston.
Bell, Yale, 3204 W. Irving Park Rd. (18).
Belter, John J., 5200 W. Fullerton Ave. (39).
Bennett, Marshall, 400 W. Madison St. (6).
Berdelle, Edward J., 5204 W. Division St. (51).
Berger, I. Ben, 2256 W. Roscoe St. (18).
Bergstrom, Lloyd I., 10835 S. Michigan Ave. (28).
Berkal, Harold R., 6213 N. Milwaukee Ave. (30).
Berkson, Jacque N., 2522 W. Peterson Ave. (45).
Berland, Abel E., 100 W. Monroe St. (3).
Beron, Joseph, 2026 W. Montrose Ave. (18).
Betzelos, A. Steve, 5773 N. Lincoln Ave. (45).
Bickel, John J. Jr., 39 S. LaSalle St. (3).
Birney, Frank O., 111 W. Monroe St. (3).
Blasche', B. B., 7119 W. Grand Ave. (35).
Blish, Charles C., 7853 S. Stony Island Ave. (49).
Blomgren, George W., 4228 N. Hermitage Ave. (13).
Blount, Lauren T., 7100 S. Wentworth Ave. (21).
Bluett, Robert J., 7700 W. Touhy Ave. (31).
Boehm, Bruno J., 5828 W. Chicago Ave. (51).
Bogott, Walter J., Irving Pk. & Church Rds., Bensenville.
Bohac, Ben F., 5501 S. Kedzie Ave. (29).
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Bohle, William H., 5315 W. Lawrence Ave. (30).
Bollinger, Mary H., 3947 N. Sheridan Rd. (13).
Bollman, Harry A., 6236 S. Cottage Grove Ave. (37).
BORAK, CARL H., 69 W. Washington St. (2).
Borland, John Jay, 231 S. LaSalle St. (90).
Borucki, Alex F., 3213 N. Milwaukee Ave. (18).
Bowen, Harold J., 32 N. State St. (2).
Bowers, John C., 4628 N. Broadway (40).
Bowes, Frederick M., 154 E. Erie St. (11).
Boye, Bruce B., 6052 W. Addison St. (34).
Boyle, Cyrilla F., 3802 N. Austin Blvd. (34).
Brack, Clarence G., 4255 N. Central Park Ave. (18).
Bradbury, Louise Ellena, 924 Noyes St., Evanston.
Bradley, William T., 1867 E. 71st St. (49).
Bramberg, Rudolph W., 6557 W. North Ave., Oak Park.
Brandt, Charles H., 134 E. 111th St. (28).
Brandt, Richard J., 6691 Northwest Hgwy. (31).
Brenigar, Harvey W., Irving Park & Church Rds., Bensenville.
Breen, Thomas, 5410 W. Cornelia Ave. (41).
Breinig, Raymond B., 1918 W. Irving Park Rd. (13).
Breitling, Fred, 250 E. Colfax St., Palatine.
Brenner, Nathan G., 5645 W. Madison St. (44).
Briggs, Ainslee G., 3228 W. 95th St., Evergreen Park (42).
Brindise, Joseph, 6229 W. Warwick Ave. (34).
Brinkman, William H., 345 Walnut St., Northfield.
Brock, Horace H., 5251 N. Elston Ave. (30).
Brown, Mrs. Doris, 10012 S. Western Ave. (43).
Brown, Fredric D., 110 S. Dearborn St. (3).
Brown, Louis M., 1 N. LaSalle St. (2).
Browne, Aldis I. Jr., 919 N. Michigan Ave. (11).
Browne, Franklin Clarke, 1368 E. 55th St. (15).
Brownell, Herbert S., 33 N. LaSalle St. (2).
Bruckert, George L., 115 N. Marion St., Oak Park.
Brundage, Avery, 10 N. LaSalle St. (2).
Bruno, John, 134 N. LaSalle St. (2).
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Buhmann, Gilbert G., 2581 N. Clark St. (14).
Bula, Rosemarie T., 4450 Archer Ave. (32).
Bulow, A. L., 5042 W. Irving Park Rd. (41).
Burke, Bessie, 5634 N. Clark St. (26).
Burns, Harold, 4753 N. Sawyer Ave. (25).
Busch, George W., 1125 W. 79th St. (20)
Butcher, William J., 9132 S. Loomis St. (20).
Butler, Charles F., 11 S. LaSalle St. (3).
Butler, John F., 22 S. Pulaski Rd. (24).
Buttny, Joseph A., 4600 S. Whipple St. (32).
Caccavale, Ralph S., 120 S. LaSalle St. (3).
CACCIATORE, FRANK S., 845 W. 79th St. (20).
Cacciatore, Joseph, 2554 S. Wentworth Ave. (16).
Cady, Kendall, 73 W. Monroe St. (3).
Cady, W. Frank, 903 E. 47th St. (15).
Cahill, William E., 5501 S. Ashland Ave. (36).
Cahn, Alfred C., 110 S. Dearborn St. (3).

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Capraro, Alexander V., 5046 Quincy St. (41).
Carey, Raymond G., 4827 N. Damen Ave. (25).
Carpenter, Robert W., 135 S. LaSalle St. (3).
Carroll, James, 130 N. Wells St. (6).
Carroll, James J., 1355 E. 53rd St. (15).
Carroll, Ray, 1910 W. 95th St. (43).
Carter, George D., 1040 E. 47th St. (15).
Casciato, Salvatore J., 6704 N. Milwaukee Ave. (30).
Case, Herbert E., 30 N. Michigan Ave. (2).
Casey, James J., 1400 W. 103rd St. (43).
Casey, James R., 139 N. Clark St. (2).
Caspers, Paul, 1101 E. 47th St. (15).
Cella, David Lawrence, 308 W. Washington St. (6).
Cella, John L., 308 W. Washington St. (6).
Chadwick, Stanley C., 33 N. LaSalle St. (2).
Chapman, Louis M., 135 S. LaSalle St. (3).
Chapman, Wm. A., 11306 S. Michigan Ave. (28).
Chatain, Jacques A., 1545 E. 63rd St. (37).
Chiagouris, George P., 64 W. Randolph St. (1).
Chinberg, Harry S., Jr., 39 S. LaSalle St. (3).
Chinnock, Ronald J., 111 W. Washington St. (2).
Chittick, Howard W., 340 W. Huron St. (10).
Cilano, Angelo J., 5952 W. Addison St. (34).
Cis, Peter J., 10802 S. Michigan Ave. (28).
Clancy, Charles X., 3932 W. Madison St. (24).
Clark, John S., 211 S. Cicero Ave. (44).
Clausonthue, Norman C., 22 W. Monroe St. (3).
Clemmer, D. P., 743 W. Irving Park Rd. (13).
Cochran, J. L., 111 W. Washington St. (2).
Cohn, Stephen G., 209 S. LaSalle St. (4).
Cohrs, Walter L., 38 S. Dearborn St. (90).
Cokins, George A., 3248 N. Clark St.
Cole, Robert C., 1 N. LaSalle St. (2).
Colnon, John E., 208 S. LaSalle St. (4).
Conlon, William F., 809 W. Madison St. (7).
Connery, Thomas J., 4236 W. Madison St. (24).
Conrardy, Nicholas W., 7005 N. Clark St. (26).
Cook, Everett R., 161 E. Erie St. (11).
Cornell, Theodore E., 111 W. Washington St. (2).
Costello, John, 4972 Archer Ave. (32).
Cotey, Lewis A., 53 W. Jackson Blvd. (4).
Cotey, Raymond A., 505 N. LaSalle St. (10).
Cowen, Harold L. S., 203 N. Wabash Ave. (1).
Craven, John R., 2156 W. 95th St. (43).
Crawford, Glen C., 134 N. LaSalle St. (2).
Crawford, Richard C., 7839 S. Ashland Ave. (20).
Cremin, Joseph W., 33 N. LaSalle St. (2).
Cremin, William A., 33 N. LaSalle St. (2).
Crilly, Donald D., 1611 N. Austin Blvd. (39).
Crowe, Dorsey R., 754 N. Dearborn St. (10).
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Cunningham, Charles A., 134 N. LaSalle St. (2).
Curtis, James J., 5702 W. Madison St. (44).
Curtis, John F. Jr., 6315 S. Ashland Ave. (36).
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Curto, Victor J., 4802 N. Broadway (40).
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Danielson, Earl, 111 W. Washington St. (2).
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Davis, Harold A., 38 S. Dearborn St. (3).
Davis, J. Ray, 10468 S. Western Ave. (43).
Dazey, Grant D., 1316 E. 47th St. (15).
Dee, Marvin R., 105 W. Madison St. (2).
Deemar, I., 4722 N. Kedzie Ave. (25).
DeHaan, Henry, 8300 S. Cottage Grove Ave. (19).
Dehning, Arthur H., 665 W. 63rd St. (21).
DeLetto, Joseph, 1153 W. Taylor St. (7).
DeNike, Ebba O., 1256 W. Madison St. (7).
Dennis, Clarence R., 215 N. Dearborn St. (1).
DeWees, J. P., 6127 S. Kimbark Ave. (37).
DeWoskin, Morris R., 105 W. Madison St. (2).
DiFebo, Ralph F., 1210 N. Laramie Ave. (51).
Diffenderffer, Raymond E., 307 S. Kedzie Ave. (12).
Diltz, Sophie M., 3348 N. Ashland Ave. (13).
Dineff, Christ L., 7670 W. 63rd St., Argo.
Dirks, Emil J., 1166 W. Diversey Pkwy. (14).
Dirks, Hermann J., 111 W. Washington St. (2).
Dobroth, Elmer O., 3415 W. Peterson Ave. (45).
Dombrow, B. F., 2643 W. 51st St. (32).
Domeier, John P., 1001 Lake St., Oak Park.
Doorley, Roger G., 1604 W. 92nd St. (17).
Doughman, Roy, 326 E. 51st St. (15).
Doughty, William H., 53 W. Jackson Blvd. (4).
Dovenmuehle, George H., 135 S. LaSalle St. (3).
Dowdall, Ray L., 100 N. State St. (2).
Downs, James C. Jr., 73 W. Monroe St. (3).
Draper, Arthur W. Jr., 33 W. Washington St. (2).
Drell, Joseph B., 135 S. LaSalle St. (3).
Drennan, Walter R., 7459 S. Exchange Ave. (49).
Drues, Lionel N., 30 N. LaSalle St. (2).
Duchossois, A. C., 38 S. Dearborn St. (3).
Duff, Henry L., 2431 W. Vermont St., Blue Island.
Duframe, Hannah Lou, 5625 S. Pulaski Rd. (29).
Duframe, John C., 5625 S. Pulaski Rd. (29).
Dunn, Dominick, 111 W. Washington St. (2).
Durchslag, Edward, 3452 S. Indiana Ave. (16).
Durchslag, Irving P., 2200 W. Touhy Ave. (45).
Easter, Donald W., 10 S. LaSalle St. (3).
Eddins, Robert E., 111 W. Washington St. (2).
Edelberg, Morris, 188 W. Randolph St. (1).
Edwards, Charles M. Jr., 10410 S. Western Ave. (43).
Egebergh, Walter J., 3306 W. North Ave. (47).
Ehren, Walton F., 38 S. Dearborn St. (3).
Eiger, Richard Norris, 1 N. LaSalle St. (2).
Eisenberg, Sidney J., 7636 N. Rogers Ave.
Elfenbaum, William, 11 S. LaSalle St. (3).
Ellis, Nick (Mrs.), 924 Noyes St., Evanston.
Elmore, Elbert E., 11119 S. Kedzie Ave. (43).
Elmore, Grover C., 17032 S. Oak Park Ave., Tinley Park.
Elrod, Arthur X., 3730 Roosevelt Rd. (24).
Enders, G. Edwin, 8109 S. Hermitage Ave. (20).
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Englestein, Harry M., 120 S. LaSalle St. (3).

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Enright, Harold F., 111 W. Washington St. (2).
Entsminger, S. E., 39 S. LaSalle St. (3).
Erbach, Lawrence F., 1913 W. Irving Park Rd. (13).
Eriksen, Troels S., 10 S. LaSalle St. (3).
Eulette, M. C., 5529 S. Halsted St. (21).
Evangelist, Nick Charles, 3838 W. Chicago Ave. (51).
Everett, William S., 919 N. Michigan Ave. (11).
Fagerstrom, E. A., 6205 N. Milwaukee Ave. (30).
Fairbank, Kellogg, 228 N. LaSalle St. (1).
Falk, John J., 3436 N. Cicero Ave. (41).
Farnsworth, Wm., 166 W. Jackson Blvd. (4)
Farr, Newton C., 111 W. Washington St. (2).
FARWELL, ARTHUR, 141 W. Jackson Blvd. (4).
Fasano, Charles, 8600 S. Justine St. (20).
Feddersen, Norman J., 7 S. Dearborn St. (3).
Feinberg, Bernard, 3132 W. Armitage Ave. (47).
Felbinger, Bernard J., 2344 N. Cicero Ave. (39).
Feldman, Joseph, 4611 N. Western Ave. (25).
Feller, B. A., 5409 W. Madison St. (44).
Feulner, Edwin J., 858 N. State St. (10).
Feurer, Erwin C., 1334 W. 87th St. (20).
Fiedman, Ernest, 215 W. 63rd St. (21).
Finitzo, Ralph J., 5444 S. Archer Ave. (38).
Fischer, John J., 10 S. LaSalle St. (3).
Fisher, Jules F., 10 S. LaSalle St. (3).
Fitch, Charles R., 7915 S. Exchange Ave. (17).
Fitch, Morgan L., 7915 S. Exchange Ave. (17).
Fitzgerald, Kathryn A., 901 W. Madison St. (7).
Fleck, Frank M., 111 W. Washington St. (2).
Fleck, William, 1661 E. 79th St. (49).
Fleming, Thomas J., 610 Carla Way, La Jolla, California.
Flynn, Annette D., 7947 N. Lotus Ave., Morton Grove.
Flynn, Lawrence A., 5066 W. Adams St. (44).
Flynn, "Mike", 2414 N. Cicero Ave. (39).
Foerster, Urban M., 3901 N. Lincoln Ave. (13).
Ford, Joseph B., 5940 W. Madison St. (44).
Foster, Charles Earl, 5152 N. Clark St. (40).
Freer, Arthur J., 111 W. Jackson Blvd. (1).
Freytag, Arthur M., 105 W. Madison St. (2).
Friedeman, Wm. S., 7653 S. Halsted St. (20).
Friedlander, Eli, 139 N. Clark St. (2).
Friedman, Sidney F., 6246 S. South Park Ave. (37).
Friendlee, John G., 100 N. LaSalle St. (2).
Fries, Eugene H., 120 S. LaSalle St. (3).
Frisbie, C. O. Jr., 365 Cedar Ave., Highland Park.
Fritz, Jacob, Johnsburg, R.R. 5, McHenry.
Furth, Lester X., 100 N. LaSalle St. (2).
Gabagan, Harry W., 333 N. Michigan Ave. (1).
Galassini, Eugene E., 11320 S. Michigan Ave. (28).
Gallagher, James E., 723 W. 111th St. (28).
Gallauer, William, 225 W. Chestnut St. (10).
Gallo, Nicholas L., 5401 W. Madison St. (44).
Ganley, Ann M., 2257 E. 71st St. (49).
Gardner, Fred F., 1558 W. 79th St. (20).
Gartner, Andrew J., 1901 W. Montrose Ave. (13).
Gauntlett, Ward J., 105 W. Madison St. (2)
Gawley, John M., 5643 S. Kedzie Ave. (29).
Gehm, Frederick A., 2217 W. Belmont Ave. (18).
Geissler, Ernest, 2749 W. 63rd St. (29).
Geissler, Harry H., 5921 W. Diversey Ave. (51).
Genatempo, Daniel, 7006 W. Diversey Ave. (35).
Gerk, George F., 39 S. LaSalle St. (3).
Gibbons, William J., 608 S. Dearborn St. (5).
Giesecke, Wm. A., 2881 N. Milwaukee Ave. (18).
Gillick, Irving T., 122 Main St., Park Ridge.
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Gindroz, Mary W., 696 State Line St., Calumet City.
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Goodfriend, Stanley L., 100 W. Monroe St. (3).
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Gordon, Eugene W., 111 W. Monroe St. (3).
Gordon, William P., 809 W. 35th St. (9).
Gottfried, Sylvia, 1119 E. 63rd St. (37).
Gould, Ben, 2218 E. 79th St. (49).
Gozder, George A., 800 N. Clark St. (10).
Grabill, Guy G., 6942 W. Higgins Ave. (31).
Graff, Sol K., 7724 S. Halsted St. (20).
Gray, Charles P., 32 W. Randolph St. (1).
Gray, William, 3634 N Cicero Ave. (41).
Green, John C., 308 W. Washington St. (6).
Greenebaum, Edgar N., 209 S. LaSalle St. (4).
Greenebaum, Michael, 105 S. LaSalle St. (3).
Greengard, Sol B., 734 W. Madison St. (6).
Gregory, Oliver W., 3353 N. Clark St. (13).
Greissinger, Edward R., 3822 N. Kedzie Ave. (18).
Greskin, Stephen, 4220 N. Milwaukee Ave. (41).
Griffiths, Rodney J., 1119 E. 63rd St. (37).
Groebe, William C., 2057 W. 95th St. (43).
Gross, Raymond E., 3134 Oak Park Ave., Berwyn.
Grubb, Joel F., 456 E. 47th St. (15).
Gueroult, M. E., 228 N. LaSalle St. (1).
Gunderson, Miles C., 111 W. Washington St. (2).
Gunning, Edgar D., 2527 W. Lawrence Ave. (25).
Gutzeit, Betty, 6446 N. Central Ave. (30).
Hackett, Anna C., 6339 S. Woodlawn Ave. (37).
Haderlein, John, 3413 N. Paulina St. (13).
Hagen, Martha S., 3001 N. Clark St. (14).
Hagstrom, Adolph W., 5127 W. Devon Ave. (30).
Haines, James Joshua, 224 S. Michigan Ave. (4).
Hake, Gustav, 3548 N. Southport Ave. (13).
Halas, Andrew G., 105 S. LaSalle St. (3).
Halick, Stanley A., 2619 W. Hirsch St. (22).
HALL, ARTHUR B., 407 S. Dearborn St. (5).
Hall, William B., 2407 W. Berwyn Ave. (25).
Hallgren, Theodore P., 4336 S. Cottage Grove Ave. (15).
Halvorsen, Fritz H., 3145 W. 63rd St. (29).
Halvorsen, James G., 7807 S. Western Ave. (20).
Halvorsen, Marley, 134 S. LaSalle St. (3).
Halvorsen, Walter A., 3145 W. 63rd St. (29).
Hamele, Vincent J., 48 W. Division St. (10).
Hamilton, John W., 7058 Chappel Ave. (49).
Hangsterfer, Frank C., 332 S. Michigan Ave. (4).
Hanlon, Gerald P., 7910 S. Cottage Grove Ave. (19).
Hannigan, Francis P., 1539 N. Cicero Ave. (51).
Hansen, Arthur B., 5455 W. Belmont Ave. (41).
Hansen, Hilmer M., 5939 W. North Ave. (39).
Hanson, George R., 3634 N. Cicero Ave. (41).
Haraburd, Herbert R., 58 E. S. Water St. (12).
Harden, Ora D., 3331 N. Harlem Ave. (34).
Hardy, Horace F., 1 N. LaSalle St. (2).
Hardy, William C., 39 S. LaSalle St. (3).
Harper, Harry H., 135 S. LaSalle St. (3).
Harrington, J. J. Jr., 22 W. Monroe St. (3).
Harrington, John P., 4910 W. Madison St. (44).
Harris, Herman M., 79 W. Monroe St. (3).
Harrison, Thomas A., 941 W. Lawrence Ave. (40)
Hart, Richard B., 135 S. LaSalle St. (3).
Hart, Richard H., 1542 W. 47th St. (9).
Hart, William M., 1 N. LaSalle St. (2).
Harvey, James D., 10 S. LaSalle St. (3).
Harvy, Patrick J., 9502 S. Hoyne Ave. (43).
Hausen, Gerard E., 108 N. State St. (2).
Hausman, Charles J., 5756 W. Irving Park Rd. (54).
Haverstick, Roy D., 352 E. 47th St. (15).
Hayes, Raymond M., 5839 N. Lincoln Ave. (45).
Hazard, Paul A., 1501 E. 57th St. (37).
Healy, Daniel J., 205 W. Wacker Dr. (6).
Healy, David William, 3310 W. 63rd St. (29).
Hefter, Ralph C., 111 N. Wabash Ave. (2).
Heidkamp, Herbert A., 4815 N. Lincoln Ave. (25).
Heil, Myrtle G., 1322 Chicago Ave., Evanston.
Heinemann, Frank P., 5511 W. Diversey Ave. (39).
Heinsimer, Ralph L., 8032 S. Cottage Grove (49).
Heiser, Michael L., 3173 N. Elston Ave. (18).
Heitman, Fred P. Jr., 180 Washington St. (2).
Helberg, Charles, 5240 N. Sheridan Rd. (40).
Heller, Walter E., 4514 N. Elston Ave. (41).
Hellyer, Arthur L., 135 S. LaSalle St. (3).
Hennessey, William S., 569 Howard St., Evanston (2).
Henriksen, William R., 5057 W. Chicago Ave. (51).
Herman, Raymond E., 10 S. LaSalle St. (3).
Hermanns, Mitzi, 9850 S. Western Ave. (43).
Herrick, Gertrude A., 6981 N. Sheridan Rd. (26).
Herrndobler, Robert E., 2223 E. 79th St. (49).
Hess, J. L., 2257 E. 71st St. (49).
Heuser, Arthur W., 2958 N. Milwaukee Ave. (18).
Hey, August E., 3902 N. Ashland Ave. (13).
Hieronymus, Rex E., 53 W. Jackson Blvd. (4).
Higgins, John R., 10 S. LaSalle St. (3).
Hilborn, John T., 309 W. Jackson Blvd. (6).
Hirsch, Henry D., 1525 E. 53rd St. (15).
Hirsch, Leroy E., 110 S. Dearborn St. (3).
Hobscheid, Paul, 2459 E. 75th St. (49).
Hoekstra, Richard L., 10659 S. Wentworth Ave. (28).
Hoffman, Mathias, 8145 S. Stony Island Ave. (17).
Hoffmann, Charles E., 7404 S. Racine Ave. (36).
Hogan, Frank T., 5922 S. Wentworth Ave. (21).
Hokanson, Victor H. E., 168 N. Michigan Ave. (1).
Holland, Theo M., 1461 E. 57th St. (37).
Hollensteiner, F. Walter, 2262 W. Devon Ave. (45).
Holmes, James L., 10 S. LaSalle St. (3).
Holmes, Roy A., 111 W. Washington St. (2).
Holst, Louis, 3049 N. Ashland Ave. (13).
Homan, Joseph, 188 W. Randolph St. (1).
Hooker, John P., 30 N. Michigan Ave. (2).
Hoover, Laura M., 217 W. 63rd St. (21).
Hopkins, Edwin J., 6945 N. Clark St. (26).
Hoppe, William J., 175 W. Jackson Blvd. (4).
Hornby, Wallace R., 1054 W. 79th St. (20).
Hornof, Albin K., 38 S. Dearborn St. (3).
Horton, Philip E., 3180 N. Sheridan Rd. (14).
Horwich, David, 120 S. LaSalle St. (3).
Horwitz, Erwin R., 33 N. LaSalle St. (2).
Howie, James E., 5612 W. North Ave. (39).
Hruda, Edward L., 50 S. LaSalle St. (90).
Hubbard, Otis L., 141 W. Jackson Blvd. (4).
Huebenthal, Fred B., 3237 W. Madison St. (24).
Hult, Albin R., 1244 E. 79th St. (49).
Humbert, Alfred, 2661 N. Lincoln Ave. (14).
Hummel, Frederick E., 1600 W. Fulton St. (12).
Hunter, Charles K., 141 W. Jackson Blvd. (4).
Huska, Stephen, 6106 Northwest Hwy. (31).
Igoe, James T., 610 W. Van Buren St. (7).
Irvine, John C., 9035 S. Western Ave. (20).
Jackson, A. R., 1816 N. Clark St. (14).
Jacobs, Irvin, 105 W. Adams St. (3).
Jacobs, Lee V., 700 W. Irving Park Rd. (13).
Jannotta, Gene F., 6960 W. North Ave. (35).
Janus, Walter J., 2434 N. Laramie Ave. (39).
Jansen, Henry W., 2360 W. Touhy Ave. (45).
Jarchow, William G., 3622 W. Fullerton Ave. (47).
Jengel, George T., 2373 N. Lincoln Ave. (14).
Jennings, Archibald G., 1571 Sherman Ave., Evanston.
Jensen, Walker, 111 W. Washington St. (2).
Jiede, Edward, 38 S. Dearborn St. (3).
Jilek, John J., 5350 S. Kedzie Ave. (32).
JOERN, CHARLES E., 360 Sherwood Ct., La Grange Park.
Johnson, Arthur F., 2818 W. Devon Ave. (45).
Johnson, Axel J., 2824 W. Peterson Ave. (45).
Johnson, Clarence F., 100 N. LaSalle St. (2).
Johnson, Fred A., 4850 W. Madison St. (44).
Johnson, Richard H., 10121 S. Western Ave. (43).
Jones, Anna E., 4545 N. Broadway (40).
Jones, Donald E., 38 S. Dearborn St. (3).
Jones, John F., 139 N. Clark St. (2).
Jurgensen, Chas. E., 8339 S. Stony Island Ave. (17).
Jurs, Arthur F., 2749 W. 63rd St. (29).
Kahn, Melvin A., 858 N. State St. (10).
Kaiser, William E., 3940 W. 63rd St. (29).
Kaleth, Phil R., 2819 N. Rockwell (18).
Kaliske, Robert S., 6306 S. Peoria St. (21).
Kamenjarin, Anthony, 3042 S. Wentworth Ave. (16).
Kaplan, William, 7 S. Dearborn St. (3).
Kargman, Philip, 188 W. Randolph St. (1).
Karlson, John R., 2602 E. 75th St. (49).
Karst, Frank R., 1710 W. Roscoe St. (13).
Kaspari, George J., 6715 Olmsted Ave. (51).
Katschke, Kenneth H., 8359 S. Crawford Ave. (29).
Kay, Edwin J., 2954 W. North Ave. (47).
Kearney, Donald B., 107 E. 31st St. (16).
Keenan, Frank, 111 W. Washington St. (2).
Kehl, John H., 1225 N. Maplewood Ave. (22).
Kehl, William J., 1225 N. Maplewood Ave. (22).
Keller, Sidney M., 107 E. Delaware Pl. (11).
Kelley, Neal T., 3550 W. Fullerton Ave. (47).
Kelly, Patrick James, 2350 N. Clybourn Ave. (14).
Kelly, Philip A., 326 E. 51st St. (15).
Kelly, T. Erwin, 2600 W. 59th St. (29).
Kelsey, John W., Effingham.
Kemf, Charles J. Jr., 3857 W. 26th St. (23).
Kemp, George W., 1172 E. 63rd St. (37).
Kenevel, LeRoy J., 111 W. Washington St. (2).
Kennedy, Henry W., 1172 E. 63rd St. (37).
Kennedy, Robert A., 2505 E. 75th St. (49).
Kenny, Joseph P., 802 W. Washington Blvd. (7).
Kessler, William A., 3065 N. Lincoln Ave. (13).
Kiely, Ethel J., 4202 N. Broadway (13).
Kilgallen, John J., 2615 W. 95th St., Evergreen Park.
King, Armond D., 5120 Oakton St., Skokie.
King, Joseph W., 10 S. LaSalle St. (3).
King, S. W., 541 W. Diversey Pkwy. (14).
Kirschner, Fred, 1505 W. Morse Ave. (26)
Kiskaddon, William S., 11047 S. Hale Ave. (43).
Klein, Louis A., 5928 N. Lincoln Ave. (45).
Klein, Walter, 3259 W. 111th St. (43).
Klein, Walter H., 4930 S. Ashland Ave. (9)
Kleisner, Frank J., 2848 W. 59th St. (29).
Klibanow, William J., 100 N. LaSalle St. (2)
Kling, Otto A., 5448 W. North Ave. (39).
Klode, Ernest H., 8101 W. Irving Park Rd. (34).
Kloese, Fred, 7007 S. Halsted St. (21).
Knauer, Roy E., 2344 W. Devon Ave. (45).
Knecht, Otto H., 3810 N. Clark St. (13).
Kneisel, Morgan E., 3237 W. Madison St. (24).
Koerner, Uda H., 7501 S. Cottage Grove Ave (19).
Kogen, Samuel F., 6945 N. Clark St. (26).
Kohout, Benjamin, 105 N. Clark St. (2).
Kolmar, Wm. C. F., 4811 N. Ashland Ave. (40).
Kolodz, Joe, 3921 Fullerton Ave. (47).
Kopp, Henry, 188 W. Randolph St. (1).
Korzenecki, Leo, 600 W. 119th St. (28).
Kosmalski, Z. Joseph, 5100 S. Ashland Ave. (9).
Kotin, Louis G., 6247 S. Pulaski Rd. (29).
Kraeger, H. P., 2612 W. 69th St. (29).
Kraeger, Joseph J., 2612 W. 69th St. (29).
Kramer, Ferd, 33 W. Washington St. (2).
Krauter, Elmer C., 6417 S. Halsted St. (21).
Krensky, Milton J., 1 N. LaSalle St. (2).
Krohn, John, 5349 W. Lawrence Ave. (30).
Krol, Walter F., 77 W. Washington St. (2).
Kruggel, Arthur, 4931 N. Broadway (40).
Kruggel, Arthur Jr., 4931 N. Broadway (40).
Krugly, William J., 173 W. Madison St. (2).

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Krzykowski, Frank, 2965 N. Milwaukee Ave. (18).
Kuehnle, Joseph G., 22 W. Monroe St. (3).
Kuehnle, Walter R., 22 W. Monroe St. (3).
Kuester, Edwin J., 1642 E. 79th St. (49).
Kulick, Martin, 6924 W. Grand Ave. (35).
Kunkel, William L., 1401 Prairie Ave., Des Plaines.
Kunz, J. Raymond, 9628 S. Central Ave., Oak Lawn.
Lackie, Melville C., 678 N. Western Ave., Lake Forest.
Lake, Benjamin N., 9936 S. Western Ave. (43).
Lally, Thomas J., 109 N. Dearborn St. (2).
Landau, Howard M., 110 S. Dearborn St. (3).
Lane, George, 5104 N. Sheridan Rd. (40).
Lang, LeRoy F., 3180 Sheridan Road (14).
Langworthy, Jack N., 4545 N. Broadway (40).
Lannan, Russell V., 141 W. Jackson Blvd. (4).
Lannon, Peter K., 36 S. State St. (3).
Lanski, Arthur N., 127 N. Dearborn St. (2).
LaPorta, Frank A., 7851 S. Halsted St. (20).
Larson, Walter T., 5159 N. Clark St.(40).
LaThomus, Pearl B., 1100 N. LaSalle St. (10).
Lauren, J. Alton, 53 W. Jackson Blvd. (4).
Laurion, Laurence J., 157 N. Kedzie Ave. (12).
Lavin, Joseph P., 32 W. Randolph St. (1).
Lawrence, Wirt, 118 E. Main St., Barrington.
Leason, Paul E., 208 S. LaSalle St. (4).
Leigh, Kenneth G., 141 W. Jackson Blvd. (4).
Leighly, William L., 135 S. LaSalle St. (3).
Leiser, Emil W. (The Braniger Organization), Bensenville 815, Medinah.
Lerner, John, 29 S. LaSalle St. (3).
Lesch, Lyndon H., 111 W. Washington St. (2).
Levenson, Solbert J., 5464 S. Cornell Ave. (15).
Levin, Leslie B., 407 S. Cicero Ave. (44).
Levine, Leon J., 2555 N. Milwaukee Ave. (47).
Levinkind, Morris, 134 S. LaSalle St. (3).
Levit, Philip, 120 S. LaSalle St. (3).
Levy, Arthur G., 110 S. Dearborn St. (3).
LEVY, MARK, 22 W. Monroe St. (3).
Lewis, Walter K., 906 N. Damen Ave. (22).
Leyden, Richard J., 38 S. Dearborn St. (3).
Liebman, Abraham J., 105 N. Clark St. (2).
Liepold, E. Louise, 4623½ N. Lincoln Ave. (25).
Lindheimer, Benjamin F., 141 W. Jackson Blvd. (4).
Lindquist, Walter B., 2626 N. Milwaukee Ave. (47).
Link, A. Abner, 3044 W. Irving Park Rd. (18).
Lipinski, Alfred F., 4450 S. Archer Ave. (32).
List, Erwin H., 231 S. LaSalle St. (4).
Loehde, William H., 2617 N. Lincoln Ave. (14).
Loewenstein, Richard M., 33 S. Clark St. (3).
Lohrentz, Carl F., 4048 W. 26th St. (23).
LoMonaco, Angelo, 2228 W. Chicago Ave. (22).
Long, Michael J., 6945 N. Clark St. (26).
Look, Edward C., 300 W. Washington St. (6).
Loomis, Reamer G., 8637 S. Ashland Ave. (20).
Losacco, Vito, 5534 W. North Ave. (39).
Lovell, Walter Fred, 210 E. 79th St. (19).
Lovett, James D., 4753 N. Broadway (40).
LURIE, GEORGE S., 120 S. LaSalle St. (3).
Lustig, Herbert N., 180 W. Washington St. (2).
Lynn, Frank, 4747 N. Kedzie Ave. (25).
Lyon, Robert L., 1937 E. 71st St. (49).
Lyons, Ernest H., 120 S. LaSalle St. (3).
MacAskill, William J., 3019 W. 63rd St. (29).
Macke, Kazys J., 2439 W. 69th St. (29).
Mackie, Robert W., 120 S. LaSalle St. (3).
MacKinnon, Hugh F., 753 E. 75th St. (19).
MacLean, Marguerite L., 2026 W. Montrose Ave. (18).
Madigan, Edward P., 38 S. Dearborn St. (3).
Magill, John R., 2970 N. Sheridan Rd. (14).
Mahoney, E. C., 135 S. LaSalle St. (3).
Mahony, Seba F., 5221 Harper Ave. (15).
Main, William J., 10347 S. Springfield Ave. (43).
Majka, Felix L., 4316 W. 26th St. (23).
Malato, Eugene N., 1223 W. Grand Ave. (22).
Malec, Gertrude E., 6913 S. Racine Ave. (36).
Malone, Robert B., 4943 Milwaukee Ave. (30).
Mancou, Benjamin R., 19 S. LaSalle St. (3).
Maniates, Peter G., 11 S. LaSalle St. (3).
Manierre, Francis E., 221 N. LaSalle St. (1).
Manilow, Nathan, 105 W. Monroe St. (3).
Manning, Paul, 5969 W. Lake St. (44).
Markman, Simeon K., 134 N. LaSalle St. (2).
Marks, Henry H., 10 S. LaSalle St. (3).
Marks, Seymour, 139 N. Clark St. (2).
Maroney, Edward C., 13057 S. Western Ave., Blue Island.
Marrin, C. Joseph, 2435 W. 111th St. (43).
Marsh, Henry G., 400 W. Madison St. (6).
Martin, Albert R., Northfield.
Martin, Charles E., 4101 N. Cicero Ave. (41).
Martin, Edmund A., 1137 W. 79th St. (20).
Martin, Jerome A., 2054 Lincoln Park West. (14).
Matthews, George F., 4501 S. Wentworth Ave. (9).
Matthews, Stewart B., 215 N. Dearborn St. (1).
Mattson, Leonard C., 8609 S. Ashland Ave. (20).
Maurer, Richard F., 514 W. 103rd St. (28).
Mazurk, Miss Frances H., 5111 S. Ashland Ave. (7).
McCabe, Harold, 6310 N. Cicero Ave. (30).
McCabe, Leland J., 148 Northwest Hgwy., Park Ridge.
McCallum, Raymond, 5958 W. Lake St. (44).
McCarthy, Eugene J., 2412 W. 63rd St. (29).
McCarthy, John J., 3857 W. Washington Blvd. (24).
McCarthy, Joseph M., 1430 N. Clark St. (10).
McCauley, John J., 5759 N. Nagle Ave. (30).
McClellan, Robert G., 1003 E. 47th St. (15).
McDonald, Arthur B., 228 N. LaSalle St. (1).
McDonald, Leonard R., 23 E. Jackson Blvd. (4).
McEwen, C. Logan, 3550 W. Fullerton Ave. (47).
McGee, Leonard F., 1236 S. Wabash Ave. (5).
McGloin, Peter E., 5303 S. Hyde Park Blvd (15).
McGuane, John F., 111 W. Washington St. (2).
McGuire, Walter J., 1525 Chicago Ave., Evanston.
McHenry, George, 135 S. LaSalle St. (3).
McHugh, William F., 7610 W. Grand Ave. (35).
McIntosh, Gilbert B. II, 105 W. Madison St. (2).
McIntosh, Jack H., 8032 S. Cottage Grove Ave. (19).

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McKENDRY, L. D., 111 W. Washington St. (2).
McKeown, Walter H., 2745 W. 95th St., Evergreen Park (42).
McKevitt, Martin O., 38 S. Dearborn St. (90).
McKown, Arthur M. Jr., 1613 E. 75th St. (49).
McLaughlin, William A., 4628 N. Lincoln Ave. (25).
McLennan, William C., 6665 Northwest Hgwy. (31).
McManus, Thomas J., 105 S. LaSalle St. (3).
McMartin, Thomas B., 1807 Lincoln Park W. (14).
McMullen, Robert J., 6630 Northwest Hgwy. (31).
McNally, James B., 753 W. 79th St. (20).
McNamara, John J., 251 W. 79th St. (20).
McNichols, James W., 4844 W. Chicago Ave. (51).
McNulty, John P., 180 W. Washington St. (2).
McPherson, David C., 1 N. LaSalle St. (2).
McQuiston, N. Otis, 8 S. Dearborn St. (3).
Meade, James P., 1135 E. 82nd St. (19).
Mein, Alfred J., 4256 W. Irving Park Rd. (41).
Melchiorre, Ralph, 347 S. Pulaski Rd. (24).
Mellin, William H., 300 W. Washington St. (2).
Merrion, Joseph E., 2015 E. 79th St. (49).
Michael, Albert, 1951 N. Western Ave. (47).
Michels, Hugh C., 105 W. Madison St. (2).
Michelsen, Wayne R., 4548 N. Lincoln Ave. (25).
Miessler, Elmer C., 9307 S. Ashland Ave. (20).
Milan, William G., 7410 S. Cottage Grove Ave. (19).
Miller, Bernard R., 6400 S. Woodlawn Ave. (37).
Miller, Dorothy L., 3120 W. 111th St. (43).
Miller, Harold S., 11 S. LaSalle St. (3).
Miller, Robert E., 33 W. Washington St. (2).
Miller, Wyllys T. T., 443 E. 79th St. (19).
Milligan, John J., 3180 Sheridan Rd. (14).
Mills, Laurance H., 7610 W. Grand Ave. (35).
Milten, A. Jules, 565 W. Washington St. (6).
Miltenberg, Alfred L., 105 W. Monroe St. (3).
Minneci, Christ S., 1604 W. Ohio St. (22).
Minneci, J. G., 3346 W. Monroe St. (24).
Mitchell, Charles E., 4815 N. Lincoln Ave. (25).
Mitchell, J. R., 38 S. Dearborn St. (90).
Mohl, Arthur F., 73 W. Monroe St. (3).
Mole, Samuel A., 10700 S. Western Ave. (43).
Moll, Ernest E., 1319 Milwaukee Ave. (22).
Moore, Donald F., 7748 S. Ashland Ave. (20).
Moore, Ernest W., 6030 S. Peoria St. (21).
Moore, Harold A., 111 W. Washington St. (2).
Moore, L. W., 1911 Howard St. (26).
Moore, Thomas W., 651 E. 75th St. (19).
Moreland, James C., 5717 N. Milwaukee Ave. (30).
Morgan, G. A., 5921 W. Irving Park Rd. (34).
Morrison, Roy P., 7923 S. Halsted St. (20).
Mortenson, Hugo W., 5850 N. Clark St. (26).
Mose, A. K., 6353 N. Claremont Ave. (45).
Mostaccio, Gino, 7300 Belmont Ave. (34).
Motluck, William J., 9002 S. Cottage Grove Ave. (19).
Moysey, Leslie M., 3208 Oak Park Ave., Berwyn.
Mozert, Justus, 3021 N. Clark St. (14).
Mueller, Ewald E., 111 W. Washington St. (2).
Mueller, Peter, 2005 N. Sheffield Ave. (14).
Muhlenfeld, Martha, 700 N. State St. (10).
Mulac, Louis E., 24th St. & 48th Ave., Box 232, Cicero (50).
Mulhern, Eugene E., 53 W. Jackson Blvd. (4).
Mulholland, Clem B., 2156 W. 95th St. (43).
Mullenix, Albert B., 5114 Oakton St., Skokie.
Mulvaney, R. P., 173 W. Madison St. (2).
Munzberg, Ada, 4707 N. Sheridan Rd. (40).
Murphey, Donald W., 1348 E. 55th St. (15).
Murphy, Arthur P., 327 S. LaSalle St. (4).
Murphy, Frank P., 5214 W. Madison St. (44).
Murphy, William F., 9215 S. Ashland Ave. (20).
Murray, John W., 5811 N. Lincoln Ave. (45).
Mussey, George P., 442 E. 43rd St. (15).
Mussey, John G., 4705 S. State St. (9).
Myers, Clayton C., 308 W. Washington St. (6).
Myers, Harry O., 1446 E. 67th St. (37).
Myers, Julian L., 33 N. LaSalle St. (2).
Nagel, Karl H., 22 W. Monroe St. (3).
Nagle, Edmond M., 5618 Chicago Ave. (51).
Nash, Thomas, 29 S. LaSalle St. (3).
Naughton, F. C., 1034 Sterling Ave., Flossmoor.
Neiburger, Herman A., 33 N. LaSalle St. (2).
Nelson, Richard Lawrence, 73 W. Monroe St. (3).
Nelson, Theodore L., 8126 S. Cottage Grove Ave. (19).
Neuberg, Abraham E., 120 S. LaSalle St. (3).
Neuberg, LeRoy, 7107 S. Stoney Island (49).
Neuses, Cyrus H., 29 S. LaSalle St. (3).
Newmann, Harold L., 11 S. LaSalle St. (3).
Newmann, M. J., 219 E. Garfield Blvd. (37).
Newton, Lee Craig, 4906 Milwaukee Ave. (30).
Nichols, Harry A., 2805 N. Clark St. (14).
Nieuhuurt, Edward J., 6935 S. Sangamon St. (21).
Nitsche, Arthur F., 6323 N. Pulaski Rd. (30).
Nixon, George F., 1550 N. State Pkwy. (10).
Nixon, Helen G., 1580 Sherman Ave., Evanston.
Norton, Herbert L., 4401 N. Broadway (40).
Novy, Otilia C., 3339 W. Jackson Blvd. (24).
Nugent, John R., 7811 S. Western Ave. (20).
Nyhan, Thomas J., 7653 S. Halsted St. (20).
Oberndorf, T. W., 6981 N. Sheridan Rd. (26).
O'Brien, J. Leonard, 49 S. Washington St., Hinsdale.
O'Brien, Martin T., 38 S. Dearborn St. (3).
O'Brien, Marvin M., 1432 W. 79th St. (20).
O'Brien, Richard M., 139 N. Clark St. (2).
Odell, Philip A., 111 W. Washington St. (2).
O'Donnell, Matt F., 7411 N. Clark St. (26).
O'Hare, Dennis, 6230 S. Ashland Ave. (36).
Older, Fred R., 6242 N. Clark St.
Olsen, Agnes J., 801 N. Clark St. (10).
Olsen, Earl V., 4043 Dempster St., Skokie.

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Olson, H. Edsall, 29 S. LaSalle St. (3).
Olson, Roland A., 7848 S. Cottage Grove Ave. (19).
Orner, Irwin B., 220 E. Garfield Blvd. (15).
Orner, Sam, 220 E. Garfield Blvd. (15).
Orr, Louis T., 1167 E. 53rd St. (15).
Ossowski, Joseph J., 3078 N. Milwaukee Ave. (18).
O'Toole, Donald, 7919 S. Ashland Ave. (20).
O'Toole, Paul L., 9147 S. Ashland Ave. (20).
Ottenhoff, George, 6020 W. Roosevelt Rd., Oak Park.
Owsiak, Walter E., 3047 N. Cicero Ave. (41).
Pain, John T., 38 S. Dearborn St. (3).
Parker, Charles Donald, 1918 Irving Park Blvd. (13).
Parker, George C., 105 W. Madison St. (2).
Paschen, Henry D., 2739 N. Elston Ave. (47).
Pease, Robert H., 33 W. Washington St. (2).
Peck, James L., 5939 W. North Ave. (39).
Peck, Stewart T., 33 E. Congress Pkwy. (5).
Pemberton, John S., 3180 Sheridan Rd. (14).
Perlman, Alfred B., 39 S. LaSalle St. (3).
Persson, Tage E., 758 E. 79th St. (19).
Peters, Charles M. Jr., 7928 S. South Park Ave. (19).
Peters, Victor S., 7928 S. South Park Ave. (19).
Peters, Warren J., 1647 W. 47th St. (9).
Peterson, Daniel E., 3911 Irving Park Rd. (18).
PETERSON, LINDELL, 209 S. LaSalle St. (4).
Petralito, Frank, 6642 W. North Ave. (35).
Petru, Frank J., 1443 W. 18th St. (8).
Pettibone, Holman D., 111 W. Washington St. (2).
Peyton, C. L., 3450 N. Halsted St. (13).
Phelps, Paul, 497 Central Ave., Highland Park.
Philipsborn, Herbert F., 10 S. LaSalle St. (3).
Pikiel, Rena E., 1658 W. Chicago Ave. (22).
Pilgrim, Francis C., 5637 W. Lake St. (44).
Plant, Frank M., 5528 W. Montrose Ave. (41).
Pocock, Russell S., 7465 S. Vincennes Ave. (21).
Pollak, Maurice A., 33 W. Washington St. (2).
Porter, Lester W., 231 S. LaSalle St. (4).
Powills, Michael A., 139 N. Clark St. (2).
Prassas, Nicholas, 111 W. Washington St. (2).
Presbitero, Donald E., 5822 W. 63rd St. (29).
Price, Leslie M., 6826 S. Stony Island Ave. (49).
Price, Ralph D., 10 S. LaSalle St. (3).
Prindiville, F. W., 2200 S. Union Ave. (16).
Purcell, Thomas J., 141 W. Jackson Blvd. (4).
Purling, Alan M., 308 W. Washington (6).
Purtell, John V., 537 S. Dearborn St. (5).
Quigley, John P., 2221 E. 71st St. (49).
Quin, George Robert, 36 S. State St. (3).
Radic, Eden, 3615 W. 26th St. (23).
Raemer, Richard M., 134 N. LaSalle St. (2).
Randall, William L., 9539 S. Jeffery Ave. (17).
Randell, Murray E., 30 N. Michigan Ave. (2).
Rangier, Irene R., 1 N. LaSalle St. (2).
Rapp, Gene, 5650 S. Ashland Ave. (36).
Rappold, Samuel R., 4968 N. Milwaukee Ave. (30).
Rashkin, Jack S., 2110 Collette Lane, Flossmoor.
Rasmussen, Louis H., 3136 W. North Ave. (47).
Rathburn, H. B., 134 N. LaSalle St. (2).
Ratner, Harold A., 107 E. Garfield Blvd. (37).
Raugstad, Edwin E., 4335 Elston Ave. (4).
Rausch, Frederick C., 5831 W. Madison St. (44).
Reed, Clyde B., 4911 Irving Park Road (41).
Reed, Frank P., 1368 E. 55th St. (15).
Reed, Percy A., 5306 W. Chicago Ave. (51).
Reid, Robert H., 10 S. LaSalle St. (3).
Reinecke, Mabel G., 1642 E. 79th St. (49).
Rempert, Raymond A., 6001 S. Kedzie Ave. (29).
Renzi, Joseph A., 4732 W. Madison St. (44).
Reskin, Charles G., 2459 W. Peterson Ave. (45).
Reuland, Nicholas J., 5345 W. Madison St. (44).
Reuss, Charles A., 6844 W. Grand Ave. (35).
Reynolds, Frank G., 500 N. Dearborn St. (10).
Reynolds, J. Edwin, 2454 W. 38th St. (32).
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Wineman, Parker H., 39 S. LaSalle St. (3).
Winston, F. Hampden, 38 S. Dearborn St. (3).
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Baker, John W., 8765 Washington Blvd. W. Dr. (20).
Baldauf, Carl N., 1023 Winton Ave. (24).
Barnett, C. Worth, 706 Kahn Bldg. (4).
Barrett, Walter L., 805 Lemcke Bldg. (4).
Barth, Eugene C., 4357 N. Pennsylvania (5).
Bartholomew, Harold L., 121 W. 75th St. (20).
Bassett, Wilbur W., 140 N. Delaware St. (4).
Batchelor, Bernice, 34 W. 34th St. (8).
Bauer, John E., 5235 Winthrop Ave. (20).
Baxter, Emory R., 5676 N. Pennsylvania St.
Baxter, Robert R., 5131 N. Keystone (20).
Benner, Marjorie, 725 N. Wallace St. (19).
Berger, Jos. R., 6325 Guilford Ave. (20).
Berry, Haney E., 130 N. Delaware (4).
Binkley, Chas. C., 6110 Crow's Nest Dr. (20).
Bland, Robert E., 1452 Main St., Speedway (24).
Bohn, Armin A., 604 Guaranty Bldg. (4).
Boleman, Ben, 403 E. 12th St.
Boleman, Edw. J., 720 Peoples Bank Bldg. (4).
Bowen, A. Douglass, 4840 N. Capitol Ave. (8).
Bowers, J. Frederick, 6130 N. Delaware (20).
Boyd, Guy F., 2323 N. Meridian St. (8).
Bradley, Forest, 2829 E. 37th St. (18).
Brady, Pearl, 5830 Dewey Ave. (19).
Brennan, Richard H., 801 Lemcke Bldg. (4).
BRENNAN, WM. A., 710 Indiana Bldg. (4).
Brennen, William A. Jr., 710 Indiana Bldg. (4).
Brewer, Charles F., 2960 N. Meridian St. (7).
Bridges, William L., 239 N. Delaware St. (4).
Bridges, William L. Jr., 239 N. Delaware (4).
Brittan, Harry P., 6740 E. 13th St. (19).
Brodbeck, Edgar E., 5320 N. New Jersey St.
Bromert, Ethel, 39 E. 9th St. (4).
Bromley, Albert F., 5111 Broadway (5).
Brosnan, Daniel R., 428 Illinois Bldg. (4).
Brown, Floyd, 4101 E. 38th St. (18).
Bruce, George Q., 6366 Guilford Ave. (20).
Bulger, John, 625 Circle Tower (4).
Bunch, John E. Jr., 5811 Cadillac Ave. (24).
Burgin, Paul H., 2915 W. 16th St. (22).
Burtt, Glen, 129 E. Market St. (4).
Bushong, Welmer E., 300 Indiana Trust Bldg. (4).
Buskirk, Fred G., 120 E. Vermont St. (4).
Buskirk, George A., 5033 Washington Blvd. (5).
Butterworth, Robert M., 6302 Guilford (20).
Caine, W. R., 136 N. Delaware (4).
Campbell, Charles B., 3539 E. 10th St. (1).
Carmine, Arthur K., 313 Fountain Sq. Bldg. (3).
Carr, Burchard, 710 State Life Bldg. (4).
Broad Ripple Ave. (20).
Carr, Virginia D., 3213 E. Michigan (1).
Case, John D., 602 Fletcher Trust Bldg. (4).
Chappelow, D. Ray, 615 Lemcke Bldg.
Chestnutt, Wm. A., 5948 College Ave.
Christens, Howard, P.O. Box 6063, 825 Broad Ripple Ave. (20).
Clark, Herschel C., 5641 W. Morris St. (21).
Clark, Wm. A., 6307 E. Pleasant Run Pkwy. (19).
Clayton, Jack F., 7951 E. Westfield Blvd. (20).
Clayton, John F., Fidelity Trust Co. (4).
Cline, Frederick B., 1122 Circle Tower Bldg. (4).
Coble, Ralph B., 233 Circle Tower (4).
Cole, Ann, 730 E. Washington St. (2).
Collier, Robert M., 712 State Life Bldg. (4).
Compton, Meid, 2802 N. Delaware St. (5).
Compton, Mrs. Ruth, 2802 N. Delaware St. (4).
Cooper, John J., 835 State Life Bldg.
Cope, L. N., 2323 N. Meridian St. (8).
Cordill, Marion, 1637 N. Illinois St. (2).
Coulter, Mary Catherine, 40 W. Ohio St. (4).
Cox, Ewing, 5154 Carrollton Ave. (5).
Cox, Frank H., 602 Inland Bldg. (4).
Cox, Norman A., 30 W. Fall Creek Blvd.
Crawford, Charles K., 3330 W. 16th St. (22).

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Davenport, Fred T., 1507 Fletcher Trust Bldg. (4).
Davis, Alice, 239 N. Delaware St. (4).
Davis, Arnold G., 129 E. Market St., 1214.
Davis, Edwin B., 6226 N. College Ave. (20).
Davis, Maurice R., 6208 College Ave. (20).
Davis, Trudy, 4119 N. Keystone (5).
Deckelbaum, W. S., 718 Fletcher Trust Bldg. (4).
deHebreard, Felix C., 3233 Chamberlain Dr. (27).
Dennis, Edgar J., 1625 E. Banta Rd. (27).
Dillehay, Robert, 743 N. Emerson (18).
Dirks, George H., 615 Lemcke Bldg. (4).
Dischinger, Luvena, 1005 N. Arlington (19).
Donnell, Harold R., 2654 Madison Ave. (3).
Doty, Curtis W., 6215 College Ave. (20).
Driscoll, T. Lorin, 3754 N. Illinois St. (8).
Duck, Berkley W. Jr., 251 N. Delaware St. (4).
Dunifon, Wayne R., 6055 College Ave. N. (20).
Durham, Claude B., 711 State Life Bldg. (4).
Durham, J. Robert, 327 Lemcke Bldg. (4).
Dyer, John G., 730 E. 71st St. (20).
Earle, Lawrence H. II, 200 N. 8th W., Elwood.
Eastwood, John W., 927 E. Westfield Blvd. (20).
Eaton, Edward W., 1497 E. 86th St. (20).
Eaton, Walter E., 124 N. Delaware St. (4).
Edington, Harley N., 500 Inland Bldg. (4).
Elam, John H., 1212 Circle Tower.
Elliott, Harry C., 5245 Winthrop Ave. (20).
Endsley, Robert A. Sr., 21 N. Whittier Pl. (19).
English, Edward E., 801 Union Title Bldg. (4).
Epperson, Jeanne, 5915 Indianola (5).
Evans, Anna M., 4101 Spann Ave. (1).
Evans, Margaret, 839 E. Westfield Blvd.
Evans, Walter M., Indiana Nat'l Bank, 3 Virginia Ave. (4).
Ewing, James C., 4119 N. Keystone (5).
Farley, Emanuel, 1604 W. Morris St.
Farrar, James H., 124 N. Delaware (4).
Feucht, Otto J., 138 N. Pennsylvania St. (4).
Fieber, Howard W., 124 N. Delaware St.
Finch, Lester K., 1840 E. 38th St. (18).
Fitch, Philip S., 1021 Peoples Bank Bldg.
Fleming, Wm. R., 1833 N. Meridian St. (2).
Folkerth, Walter A., 4200 E. Washington St. (1).
Foltz, Richard G., 5350 N. Meridian St. (8).
Forrest, Carroll A., 230 Massachusetts Ave. (4).
Forrest, Charles B., 230 Massachusetts Ave. (4).
Fortune, Russell Jr., 610 Chamber of Comm. Bldg. (4).
Fowler, C. Wade, 927 Westfield Blvd. (20).
Fox, Norbert J., 23 W. Ohio St. (4).
Franke, Raymond A., 604 Insurance Bldg. (4).
Frankel, Albert, 380 Indiana Trust Bldg. (4).
Fry, Kenneth P., 850 Consolidated Bldg., (4).
Frye, Virginia C., 4801 Guilford Ave. (5).
Gates, Oliver F., 917 Fletcher Trust Bldg. (4).
Gerdenich, Joseph M., 607-08 Union Title Bldg. (4).
Glidewell, Kenneth R., 130 N. Sheffield Ave. (22).
Goode, Joe, 701 Inland Bldg. (4).
Graham, Curtis, 5429 Carrollton Ave. (20).
Graves, A. H. M., 5948 College Ave. (20).
Graves, Robert H., 84 N. Auburn Rd. (19).
Greenwood, Herman, 4830 W. 15th St.
Griffin, Ruth H., 2401 E. Kessler Blvd. (20).
Grinslade, C. O., 219 E. Ohio St. (4).
Grinslade, T. E., 219 E. Ohio St. (4).
Groce, Emil G. Jr., 1709 N. Irvington Ave. (18).
Guyot, Dorothy, 839 E. Westfield Blvd. (20).
Hall, Charles K., 6055 College Ave. (20).
Hall, M. L., 707 129 E. Market St. (4).
Hall, Virgil T., 1021 Peoples Bank Bldg. (4).
Hall, Wm. M., 707 129 E. Market St. (4).
Hammer, Norman L., 226 College Ave. (20).
Hanshew, Miss Georgia, 132 N. Delaware St. (4).
Harding, William N. Jr., 3902 Central Ave. (5).
Harron, Lee P., 117 E. Washington St. (4).
Harris, Clarence R., 120 E. Vermont St.
Hart, Cecilia C., 702 Inland Bldg. (4).
Hartman, Russe H., 132 N. Delaware St.
Harvey, Edgar K., 3030 Rex Dr. (44).
Hawes, John R. Jr., 1497 E. 86th St. (20).
Hawley, Wm. R., 1005 N. Arlington Ave. (19).
Hawthorne, Marshall, 953 N. Pennsylvania (4).
Haynes, Lewis A., 2020 East 46th St. (5).

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Hilgenberg, Noble C., 21 Virginia Ave. (4).
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Hirt, Helen L., 239 N. Delaware (4).
Hoberg, Richard F., 114 N. Delaware St.
Hoffman, Otto V., 155 N. Delaware St. (4).
Hohlt, Edward F., 234 S. Meridian St. (25).
Hokanson, Maynard, 23 E. Ohio St. (4).
Holland, Mrs. Ilene E., 6790 Springbrook S. Drive (19).
Holloway, Everett J., 5620 Ralston Ave. (20).
Horn, Claude J., 114 N. Delaware St. (4).
Horton, Harley L., 1121 N. Pennsylvania St. (2).
Hottel, Henley T., 707 129 E. Market St. (4).
Houk, Robert E., 720 Peoples Bank Bldg. (4).
Howard, Gerold G., 222 South Walcott (1).
Howell, Fred G., 3320 Madison Ave. (3).
Hueber, Donald R., 144 N. Delaware St. (4).
Hueber, Ralph E., 144 N. Delaware St. (4).
Hunter, Mrs. Marie W., 134 N. Delaware St. (4).
Hurt, James W., 212 N. Delaware St. (4).
Hurt, William L., 212 N. Delaware St. (4).
Hyde, Edward A., 305 Inland Bldg. (4).
Hysom, Roy S., 514 Peoples Bank Bldg., E. Market St. (4).
Jackson, J. C., 3947 Englewood Dr. (18).
Jacquart, Claude G., 212 N. Delaware St. (4).
Jameson, Booth T., 152 N. Delaware St. (4).
Jameson, John T. Jr., 152 N. Delaware St. (4).
Janus, C. Otto, 128 N. Delaware St. (4).
Jennings, William P., 801 Lemcke Bldg. (4).
Jensen, August H., 1361 Madison Ave. (3).
Johnson, Edward C., 5106 E. 10th St. (18).
Johnson, Howland A., 4840 College Ave. (5).
Johnson, Jesse E., 900 Kahn Bldg.
Johnson, Robert S., 4840 College Ave. (5).
Jones, Francis R., 5948 College Ave. (20).
Jones, Grace M., 825 N. Whittier Pl. (19).
Jones, Vanc A., 3749 N. Keystone Ave. (18).
Jordan, Wm. H., 3623 Watson Rd.
Justus, Robert C., 5055 E. 10th St. (1).
Justus, Walter E., 5055 E. 10th St. (1).
Kassebaum, Wm. E., 506 Lemcke Bldg. (4).
Keith, William J., 701 State Life Bldg. (4).
Keller, Thomas C., 208 N. Delaware St.
Keller, Wm. H., 208 N. Delaware St. (4).
Kellogg, Forest B., 5670 N. Pennsylvania St. (5).
Kelly, Bernard F., 115 Buckingham Dr. (8).
Kelly, Julia, 705 E. 61st St. (20).
Kemper, Dudley J. R., 232 N. Delaware (4).
Kemper, Howard J. E., 232 N. Delaware St. (4).
Kercheval, Thos. W., 132 N. Delaware St. (4).
Kershaw, Robert B., Fletcher Trust Co. (4).
Kingdon, Wm. V., Union Stock Yards (3).
Kirby, James T., 6202 College Ave.
Kirkwood, Florence S., 533 Lemcke Bldg. (4).
Kittrell, J. B., 901 Westfield Rd. (20).
Klaiber, Aileen, 708 Inland Bldg. (4).
Knight, F. M., 6055 College Ave. (20).
Knight, Harry C., 6055 College Ave. (20).
Knight, Mead F., 6055 College Ave. (20).
Knuth, Walter A., Indiana Trust Bldg. (4).
Krabbenhoft, Clifford R., 219 E. Ohio St. (4).
Kretzer, Margaret, 2946 N. Talbot.
KUHN, GEORGE A., 706 Guaranty Bldg. (4).
Kuhn, George A. Jr., 706 Guaranty Bldg.
Kunkel, Kenneth M., 801-2 Union Title Bldg. (4).
Kuoppala, Archie, 124 N. Delaware (4).
Lamb, Arthur W., 212 N. Delaware St. (4).
Lannan, Albert W., 3819 W. Troy (21).
Lawyer, Tyrell H., 1602 N. Pennsylvania (2).
Laycock, Read B., 8535 N. Meridian St. (44).
Layne, Earl, 515 Lemcke Bldg. (4).
LeGore, Dan W., 124 N. Delaware St. (4).
Lewis, Dorothy L., 6055 College Ave. (20).
Lewis, L. H., 505 Peoples Bk. Bldg. (4).
Lindeman, H. A. Jr., 3759 N. Gale St. (18).
Lookabill, John B., 801 Lemcke Bldg. (4).
Lookabill, Russell W., 404 Insurance Bldg., 8 E. Market St. (4).
Losche, Albert H., Marott Hotel Arcade (7).
Lugar, O. G., 517, 129 E. Market St.
MacGregor, Robert, 1212 Circle Tower Bldg. (4).
MACKEY, M. C. (Mortgages Inc.), 129 E. Market St., 518 (4).
Mansfield, Catherine L., 216 Mass Ave. (4).
Mantel, A. Edw., 108 E. Washington St., 1402 (4).
Marcum, C. Ray, 212 N. Delaware St. (4).
Martin, Edwin F., 810 E. 80th St. (44).
Mason, Charles W. (Bankers Trust Co.) (4).
Mason, Robert L., 4502 N. Keystone Ave. (5).
Masten, Maynard Q., 6636 E. Washington (19).
Max, John H., 1432 Broad Ripple Ave. (20).
May, Woodford W., 3623 E. Michigan (1).
Mazur, L. D., 403 Indiana Trust Bldg. (4).
McClanahan, F. V., 2041 Shelby St. (3).
McConnell, Ernest B., 5641 W. Morris St. (21).
McCord, Paul L., 615 Lemcke Bldg. (4).
McCord, William R., 6208 College Ave. (20).
McCormack, Charles D., 801 Lemcke Bldg. (4).
McGraw, Riley K., 1025 Circle Tower Bldg. (4).
McKibbin, Frank B., 1212 Circle Tower Bldg. (4).
McKinney, E. Kirk, 241 N. Pennsylvania St. (4).
McLain, E. Hays, 134 N. Delaware St. (4).
Meadows, Frank, 7 N. Meridian St., Rm. 706 (4).
Meek, J. Perry, 1916 N. Meridian St. (2).
Meredith, Benjamin R., 1202 N. Temple (1).
Meredith, T. N., 740 E. 106th St.
Merrick, Mary, 633 Lemcke Bldg.
Mertz, Fred P., 745 Campbell Ave. (1).
Metzger, Norman, Amer. Nat'l Bk. & Trust Co. (9).
Meyer, Fritz O., 1207 Fletcher Tr. Bldg.
Meyer, Otto, 1209 Fletcher Trust Bldg. (4).
Mick, Wm. E. (Bruce C. Savage Co.), 625 Circle Tower (4).
Miles, J. Harry, 5690 N. Meridian St. (8).
Miles, J. Harry Jr., 4525 Berkshire (18).
Miller, Ernest L., 3916 N. Delaware St.
Miller, George A., Fletcher Trust Co. (4).
Miller, LeRoy B., 152 N. Delaware St. (4).

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Minton, James W., 834 Circle Tower Bldg. (4).
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Mitchell, Kenneth G., 3330 W. 16th St. (22).
Mitchell, Max W., 4036 Eastern Ave. (5).
Moeller, Verda E., 102 N. Sheridan (19).
Moldthan, A. C. (Kenneth G. Mitchell), 1452 Main St. Speedway (8).
Moody, Lee H., 1840 E. 38th St. (18).
Moore, Robert B., 3939 Meadows Dr. (5).
Mott, Crawford, 124 N. Delaware St. (4).
Moynahan, Robert B., 850 N. Pennsylvania St. (4).
Moynahan, Roger T., 3433 Central Ave. (5).
Murphy, James E., 2047 E. 46th St. (5).
Murphy, John D., 148 N. Delaware St.
Nichols, Fred W. Jr., 17 N. Meridian St. (4).
Nichols, John R., 4119 N. Keystone (5).
Nicolai, E. J., 128 N. Delaware St. (4).
Niven, William E., Ind. Nat'l Bank, 3 Virginia Ave. (4).
O'Connell, Frank H., 706 Guaranty Bldg.
O'Connor, Glenn L., 4054 College (5).
Ostrom, Henry E., 333 K of P Bldg. (4).
Ostrom, Henry F., 333 K of P Bldg. (4).
Otten, Russell J., 5827 Buick Dr. (24).
Otto, Jack D., 729 State Life Bldg. (4).
Otto, John H., 729 State Life Bldg. (4).
Owens, Thos. J. (American Estates Co.), 532 Circle Tower Bldg. (4).
Padget, Chas. Scott (R. A. Franke Inc.) (4).
Palmer, Fred L., 212 N. Delaware St. (4).
Partlow, Paul S., 666 E. 62nd St. (20).
Paul, Lindley L., 604 Union Title Bldg. (4).
Peckham, R. E., 155 E. Market St. (4).
Pennington, Henry W., 2724 Madison Ave. (25).
Pennington, James A., 2724 Madison Ave. (25).
Phillips, Manson H., 4178 Ruckle St. (5).
Phillips, Melville L., 129 E. Market St.
Pike, Paul R., 6221 Washington Blvd.
Pitsenberger, Claude M., 130 N. Delaware (4).
Platt, Ronald L., 5664 Washington Blvd.
Pratt, Wm. Dudley, 4606 Evanston Ave. (5).
Prewitt, G. F., 800 Test Bldg. (4).
Price, Oral L., 4801 Guilford Ave. (5).
Protheroe, S. H., 129 E. Market St. (4).
Purdy, Charles F., 3709 E. 30th St. (18).
Quinn, Michael A., 215 Indiana Trust Bldg. (4).
Quinn, Vernon, 1840 E. 38th St. (18).
Rains, Chas. L., 4119 N. Keystone (5).
Rasley, Emery J., 215 Indiana Trust Bldg. (4).
Redding, Bloor, 142 N. Delaware St.
Redding, Herbert E., 149 N. Delaware St. (4).
Rennard, Charles S., 354 N. Bolton Ave. (19).
Rentsch, J. Arthur, 2014 E. 46th St. (5).
Rentsch, Joseph A., 2014 E. 46th St. (5).
Repass, Bryon E., RR E, Acton.
Riggs, Frank L., 1218 N. Oakland Ave. (4).
Riser, Richard L., 250 E. 38th St., (5).
Ritterskamp, David, 1021 Peoples Bank Bldg.
Robbins, Harry L., 1346 Consolidated Bldg. (4).
Roberts, John W., 710 Indiana Bldg. (4).
Rodabaugh, J. L., Rm. 624, 8 E. Market St. (4).
Rodden, Harold E., 337 N. Campbell (19).
Roderick, Stella, 3453 Kinnear Ave. (18).
Rogers, Frank B., 108 N. Pennsylvania (4).
Runyan, Clay B., 8650 E. Washington St. (19).
Sadlier, George, 10 E. Market St. (4).
Sagalowsky, B. E., 1105 Prospect St. (3).
Sanders, John D., 6208 College Ave.
SAVAGE, BRUCE C., 625 Circle Tower (4).
Scales, Curtis R., 2024 E. Washington (1).
Schakel, Fred C., 1447 Shelby St. (3).
Schilling, John A., 241 N. Pennsylvania St. (4).
Schilling, John R., 241 N. Pennsylvania (4).
Schisla, Joseph J., 803 K. of P. Bldg. (4).
Schmadeke, Mrs. Ivalyn, 1005 N. Arlington Ave. (19).
Schmedel, Frank A., 130 N. Delaware (4).
Schmidt, Lorenz O., 706 Guaranty Bldg. (4).
Schmidt, Wm. J. II, 133 N. Penn (4).
Schneider, Val F., 3939 Meadows Dr. (5).
Schoen, Robert M., 6285 College Ave. (5).
Schreiber, Robert E., 1843 N. Meridian (2).
Schutte, William A., 850 N. Pennsylvania St. (2).
Scott, Preston, 38 N. Pennsylvania St., (4).
Seiglee, Ralph, 3925 Central.
Sexton, W. Lawrence, 707 Peoples Bank Bldg. (4).
Seytter, Carl G., 722 State Life Bldg. (4).
Shearer, Sue T., 5226 N. Keystone St. (20).
Sherry, Marie, 747 Terrace Ave.
Shine, Donald F., 5560 Madison Ave. (27).
Shuck, Mildred B., 6302 Guilford Ave.
Simpson, John W., 1053 E. Raymond St. (3).
Sims, Firman O., 7 S. Ritter Ave. (4).
Smith, Charles C., 1021 Peoples Bank Bldg. (4).
Smith, Henry A., 123 E. Market St. (44).
Smith, Obie J., 174 N. Delaware St.
Smith, Pearson, 114 N. Delaware St. (4).
Smith, Roy C., 1202 N. Temple Ave. (1).
Smock, Arthur A., 3725 N. Delaware (5).
Springer, Edward W., 802 Inland Bldg. (4).
Starks, O. L., 1120 Prospect St. (3).
Starrett, Paul, 706 Guaranty Bldg. (4).
Steadman, Jane, 5318 Graceland Ave. (8).
Stickle, H. Wm., 9124 E. Washington St. (19).
Stone, Selden L., 1136 E. Troy (3).
Stone, Walter S. Jr., 2323 N. Meridian (8).
Streets, Paul E., 2004 Green Rock Lane.
Stump, Marion, 336 Insurance Bldg. (4).
Sturdyvin, Jos. S., 3239 N. Illinois St. (8).
Sturm, Robert H., 6208 College Ave. (20).
Sweeney, Mildred, 917 Fletcher Trust Bldg. (4).
Tarshes, Gerald, 541 E. 38th St. (5).
Teckemeyer, Earl B., 130 N. Delaware St. (4).
Terters, Hugh A., 1497 E. 86th St. (20).
Thiery, K. Paul, 114 E. 22nd St. (7).
Thomas, Frank L., 610 E. 32nd.
Thompson, Albert E., 138 N. Delaware St.
Tinney, Ershal B., 2044 E. 46th St. (5).
Tomy, Wallace G., 241 N. Pennsylvania St. (4).
Townsend, Phillip H. B., 1 E. 36th St. (5).
Truitt, Russell L., 503 Union Title Bldg. (4).
Tucker, Fred C., 720 Peoples Bank Bldg. (4).
Tucker, Fred C. Jr., 720 Peoples Bank Bldg. (4).
Tucker, Lora J., 702 Odd Fellows Bldg. (4).
Tuttle, Richard B., 233 E. Ohio St. (4).
Underwood, Walter A., 216 Allen Ave. (1).
Van Briggle, Joseph W., 814A Marott Hotel (7).
Veon, Walter S., 6208 College Ave. (20).
Victor, Harold R., 106 N. Delaware St. (4).
Vichmann, Frank J., 207 E. Ohio St. (4).
Vilm, H. Duff, 503 Union Title Bldg. (4).
Wacker, Clarence A., 4402 Boulevard Pl. (8).
Wagener, Wm. F., Bankers Trust Co. (4).
Wahle, LeRoy L., 5859 Guilford Ave. (20).
Walker, Robert E., 850 Consolidated Bldg. (4).
Wallace, John A., 720 Peoples Bank Bldg. (4).
Waltermire, Wm. N., 426 Merchants Bank Bldg. (6).
Warne, Allen H. Jr., 5235 Winthrop Ave.
Warner, Laurence G., 138 N. Delaware St. (4).
Way, Clarence T., 2845 Washington Blvd. (5).
Welch, Forrest L., 941 Layman Arcade (19).
Welch, Lawrence J., 1025 Circle Tower (4).
Weller, Harry D., 5425 College Ave. (5).
Westlake, John W., 729 State Life Bldg. (4).
Westover, Maude D., 55 S. Audubon Rd. (19).
Wheeler, Joy J., 809 Roosevelt Bldg. (4).
Whelden, George T., 705 Union Title Bldg. (4).
Whiffing, Wallace W., 148 N. Delaware (4).
Whiffine, Wayne W., 148 N. Delaware (4).
Whistler, C. Kenneth, 1711 E. 52nd St. (5).
Whiteside, Guy W., 801 Lemcke Bldg. (4).
Wilhelm, Francis A., 3914 Prospect St. (3).
Willey, Rolla E., 731 E. 71 (20).
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Fitchburg—See Boston, also North Worcester County.
Florence—See Hampshire County.
Foxboro—See Boston.
Framingham—See Boston.
Franklin—See Boston.
Gardner—See Northern Worcester.
Georgetown—See Haverhill.
Gloucester—See Cape Ann.
Grafton—See Worcester.
Great Barrington—See Berkshire County.
Greenbush—See Plymouth County.
Greenfield—See Franklin County.
Groton—See Northern Worcester County.
Grove Hall—See Boston.
Hamilton—See Boston, also Greater Salem.
Hanover—See Plymouth County.
Hanson—See Plymouth County.
Harvard—See North Worcester County.
Harwich Port—See Cape Cod.
Hingham—See Quincy and South Shore, also Boston.
Holden—See Worcester.
Holliston—See Boston.
Holyoke—See Holyoke.
Hudson—See Boston.
Hull—See Quincy and South Shore.
Hyannis—See Cape Cod, Boston.
Hyannisport—See Cape Cod.
Hyde Park—See Boston.
Indian Orchard—See Springfield.
Ipswich—See Greater Salem.
Islington—See Boston.
Jamaica Plains—See Boston, Cape Cod.
Kingston—See Plymouth County.
Lakeville—See New Bedford.
Lanesboro—See Berkshire County.
Lawrence—See Boston, also Lowell.
Lenox—See Berkshire County.
Leominster—See Northern Worcester County.
Lexington—See Boston.
Lincoln—See Boston.
Littleton—See Lowell.
Longmeadow—See Springfield.
Lowell—See Boston.
Ludlow—See Springfield.
Lynn—See Boston.
Lynnfield—See Boston.
Lynnfield Center—See Lynn.
Magnolia—See Cape Ann.
Malden—See Boston.
Manchester—See Greater Salem.
Manomet—See Plymouth County.
Mansfield—See North Bristol County, also Boston.
Marblehead—See Boston, also Greater Salem.
Marion—See Cape Cod, also Boston.
Marlboro—See Worcester.
Marshfield—See Boston, also Plymouth County.
Marshfield Hills—See Quincy and South Shore.
Mattapan—See Boston.
Mattapan Square—See Boston.
Mattapoisett—See New Bedford.
Maynard—See Boston.
Medfield—See Boston.
Medford—See Boston.
Medway—See Boston.
Melrose—See Eastern Middlesex, also Boston.
Methuen—See Lawrence.
Middleboro—See Plymouth County.
Milford—See Boston, also Worcester.
Millers Falls—See Franklin County.
Millis—See Boston.
Milton—See Plymouth County, Boston, Quincy and South Shore.
Milton Village—See Quincy and South Shore.
Minot—See Plymouth County.
Monument Beach—See Cape Cod.
Mt. Dora—See Lynn.
Nantucket—See Cape Cod.
Nantasket—See Boston.
Natick—See Boston.
Needham—See Boston.
Needham Heights—See Boston.
Newbury—See Essex North.
Newburyport—See Essex North.
Newton—See Boston.
Newton Centre—See Boston.
Newton Highlands—See Boston.
Newtonville—See Boston.
Newtonville Highlands—See Boston.
North Amherst—See Hampshire County.
North Andover—See Greater Lawrence.
North Attleboro—See North Bristol County.
Northampton—See Hampshire County.
Northboro—See Worcester.
North Dartmouth—See New Bedford.
North Dighton—See North Bristol County.
North Easton—See Brockton.
North Falmouth—See Cape Cod.
North Grafton—See Worcester.
North Lakeville—See New Bedford.
North Pembroke—See Plymouth County.
North Quincy—See Boston.
North Randolph—See Brockton.
North Raynham—See North Bristol County.
North Reading—See Eastern Middlesex.
North Scituate—See Plymouth County.
North Weymouth—See Quincy and South Shore.
Norwell—See Boston, Plymouth County.
Norwood—See Boston.
Oak Bluffs—See Cape Cod.
Onset—See Cape Cod.
Orange—See Franklin County.
Orleans—See Cape Cod.
Osterville—See Cape Cod.
Oxford—See Worcester.
Palmer—See Springfield.
Park Square—See Boston.
Peabody—See Boston, Greater Salem.
Pemberton Square—See Boston.
Pembroke—See Plymouth County.
Pepperell—See Northern Worcester County.
Pittsfield—See Berkshire, Springfield.
Plymouth—See Plymouth County.
Pocasset—See Cape Cod.
Popponesset—See Cape Cod.
Prides Crossing—See Greater Salem.
Quincy—See Boston.
Randolph—See Brockton.
Raynham—See North Bristol County.
Reading—See Eastern Middlesex, Boston.
Reno—See Quincy and South Shore.
Revere—See Boston.
Rochester—See New Bedford.
Rockland—See Brockton, Plymouth County.
Rockport—See Cape Ann.
Roslindale—See Boston.
Roxbury—See Boston.
Sandwich—See Cape Cod.
Saugus—See Lynn.
Saxonville—See Boston.
Scituate Harbor—See Plymouth County.
Sharon—See Boston.
Sheffield—See Berkshire County.
Sherborn—See Boston.
Shrewsbury—See Worcester.
Smith's Ferry—See Holyoke.
Somerset—See Fall River.
Somerville—See Boston.
South Amherst—See Hampshire County.
Southampton—See Hampshire County.
South Belchertown—See Hampshire County.
South Boston—See Boston.
Southbridge—See Worcester.
South Braintree—See Quincy and South Shore.
South Chatham—See Cape Cod.
South Dartmouth—See New Bedford.
South Duxbury—See Plymouth County.
South Easton—See Brockton.
South Hadley—See Holyoke.
South Hadley Falls—See Holyoke.
South Hamilton—See Greater Salem.
South Hanover—See Plymouth County.
South Natick—See Boston.
South Orleans—See Cape Cod.
South Sudbury—See Boston.
South Weymouth—See Quincy and South Shore.
South Yarmouth—See Cape Cod.
Springfield—See Boston.
Squantum—See Boston.
State Line—See Berkshire County.
Sterling—See North Worcester County.
Stockbridge—See Berkshire County.
Stoneham—See Boston, Eastern Middlesex.
Stoughton—See Boston, Brockton.
Sudbury—See Boston.
Sunderland—See Franklin County.
Swampscott—See Lynn.
Swansea—See Fall River.
Tarkin—See New Bedford.
Taunton—See North Bristol County, Cape Cod.
Topsfield—See Greater Salem.
Townsend—See Northern Worcester County.
Truro—See Cape Cod.
Turners Falls—See Greenfield.
Vineyard Haven—See Cape Cod.
Waban—See Boston.
Wakefield—See Eastern Middlesex.
Wallaston—See Quincy and South Shore.
Walpole—See Boston.
Waltham—See Boston.
Wacuoit—See Cape Cod.
Ware—See Hampshire County.
Wareham—See Cape Cod.
Warren—See Worcester.
Watertown—See Boston.
Wayland—See Boston.
Webster—See Worcester.
Wellesley—See Boston.
Wellesley Hills—See Boston.
Wellfleet—See Cape Cod.
Westboro—See Worcester.
West Boylston—See Worcester.
West Bridgewater—See Brockton.
West Dennis—See Cape Cod.
Westford—See Lowell.
West Hanover—See Plymouth County.
West Harwick—See Cape Cod.
West Hyannisport—See Cape Cod.
West Medford—See Boston.
West Medway—See Boston.
Westminster—See Northern Worcester.
West Newton—See Boston.
West Roxbury—See Boston.
West Somerville—See Boston.
West Springfield—See Springfield.
West Yarmouth—See Cape Cod.
Westfield—See Springfield.
Weston—See Boston.
Westwood—See Boston.
Weymouth—See Boston, Quincy and South Shore.
Whitinsville—See Worcester.
Whitman—See Brockton, Plymouth County.
Wilbraham—See Springfield.
Williamsburg—See Hampshire County.
Williamsett—See Holyoke, Chicopee.
Williamstown—See Berkshire County.
Wilmington—See Eastern Middlesex, Hampshire County.
Winchendon—See Northern Worcester.
Winchester—See Boston.
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Cronin, William J. (Kelton O. Potter Inc.), P.O. Box 198, Bellingham.
Cross, Francis A. (First Nat'l Bank of Boston), 67 Milk St. (10).
Crouse, Perry J., 421 High St.-109 Pond St., Westwood.
Cruckshank, Blake G., 31 Waldo Rd., Milton.
Cruckshank, Roy A. (Cruckshank-Keith Inc.), 55 Border St., Dedham.
Cucinotta, Anthony (Pequossette Real Estate), 400 Trapelo Rd., Belmont (73).
Cullen, John S., 1144 Washington St., Canton.
Curran, Thomas C., 1205 River St., Hyde Park (36).
Currier, David L. (National Shawmut Bank), 40 Water St.
Currier, E. P., 45 Milk St. (9).
Curtin, Mrs. John K. (Town Line Realtors), 222 Worcester St., Wellesley.
Curtis, Clifton H. (Henry W. Savage Inc.), 1297 Beacon St., Brookline (46).
Cushing, Charles E., 190 Washington St., Rm. 404.
Cutter, Watson G. (R. M. Bradley & Co. Inc.), 84 State St. (9).
Dabney, Frederick L. (Minot, DeBlois & Maddison), 53 State St. (9).
Dagnino, Edmond F. (Boston Fed. Savings & Loan Ass'n.), 30 Federal St. (10).
Daley, Timothy W., 4 Boylston St., Jamaica Plain (30).
Daly, John F. (Daniel J. Daly Real Estate & Ins.), 39 Savin Hill Ave., Dorchester.
Dana, Herman (Herman & Lester Dana), 44 School St. (8).
Dana, Lester Harold (Herman & Lester Dana), 44 School St. (8).
Dana, Marshall A. (Herman & Lester Dana), 44 School St.
Danahy, John J. (Belmont Homes Inc.), 432 Common St., Belmont.
D'Andrea, Victor (Photoview Realty), 134-136 Belmont St., Watertown.
Dane, Edward (Brookline Trust Co.), 1341 Beacon St., Brookline (46).
Day, James E. (Win S. Couette), 1710 Mass. Ave., Lexington.
Dea, Francis E., 315 Tremont St., Newton.

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Dean, Thomas P. (Home Savings Bank), 69 Tremont St. (8).
Deane, Norman H., 1066 Centre St., Newton Centre (59).
Deering, George W., 1299 Beacon St., Brookline.
Defrancesco, Anthony L., 553 Broadway, Revere.
DeGeorge, Arthur A., 158 Massachusetts Ave., Lexington.
Deignan, Joseph F., 173 Belmont., Belmont (78).
Delany, George B., 137 Brighton Ave., Allston (34).
Delany, Luster T. (Glenwood Gardens Inc.), 137 Brighton Ave., Allston.
Del Prete, Edmund W., 514 River St., Mattapan Square.
DeMaine, David A. (Prospect Realty), 390 Highland Ave., Somerville (44).
Demaine, Robert S. (Prospect Realty), 390 Highland Ave., Somerville (44).
De Simone, Edward A., 156 Maverick St., East Boston.
Devaney, Mrs. Kathleen M., 53 Emerson Rd., Watertown.
DeWar, Everett B., 82 Devonshire St. (9).
Diab, Thomas A. (Thomas J. Diab & Son), 52 Beacon St.
Diab, Thomas J. (Thomas J. Diab & Son), 52 Beacon St.
Dieter, Dean C. (Street & Co. Inc.), 30 Federal St. (10).
DiGiacomantonio, Dominic, Farm Rd., Sherborn.
Dillon, Thomas M., 803 Washington St., Newtonville.
DiLoreto, Mrs. Antonette, 540 Main St., Winchester.
DiLoreto, Emidio, 540 Main St., Winchester.
Doherty, Joseph F., 67 Standard St., Dorchsester (67).
Doherty, Robert A. (Robert A. Doherty Real Estate), Main St., Franklin.
Dolan, Milton Frank, 571 Talbot Ave., Dorchester.
Dolben, Alfred H. (William H. Dolben & Sons), 40 Court St. (10).
Dolben, Arthur J., 40 Court St.
Dolben, William H. Jr. (William H. Dolben & Sons), 40 Court St. (10).
DOLINER, JULIUS, Natick Sq., Natick.
Donahue, John J., 294 Broadway, Somerville (45).
Donahue, Laurence L. (R. M. Bradley & Co. Inc.), 622 Hammond St., Chestnut Hill (67).
Dondero, Edward J., 69 Exeter St., Newmarket, N.H.

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Donovan, Miss Elizabeth V. (King & Co.), 67 Main St., Charlestown.
Donovan, John L. (Aetna Realty Co.), 1 Bail Sq., Somerville (44).
Donovan, Louis H., 60 State St. (9).
Douglass, Donald C. (F. P. Morgan Co.), 45 Milk St.
Dove, Paul M. (Boston Five Cents Savings Bank), 30 School St.
Dow, G. Lincoln Jr. (Walter Channing Inc.), 15 Congress St. (9).
Dow, Richard A., 4 Brattle St., Cambridge (38).
Downes, William F. J. (John M. Corcoran & Co.), 1601 Blue Hill Ave., Mattapan (26).
Downing, John M., 419 Commonwealth Ave. (15).
Dragone, Victor G., 564 Broadway, Everett.
Driscoll, Daniel M., 18 Oliver St. (10).
Drugan, Harold G., 471 Union Ave., Framingham.
Druker, Bertram A. (John Druker & Son), 15 Kneeland St. (11).
Druker, John, 15 Kneeland St., (11).
Dudley, R. Parker (Dudley & Borland), 1374 Mass. Ave., Cambridge (38).
Duffly, Paul R., 71 High St., Canton.
Duhamel, Joseph F. (Boston Management Corp.), 97 St. Stephens St.
Du Mont, Mrs. Marion (Walter Channing Inc.), 40 Glenby Ter., Brighton.
Dunton, Everett W., 6 Enslin Rd., Needham.
Earl, Clifford N., 547 Washington St., Wellesley.
Duprey, Charles A. (Sumner D. Hersey Realty Co.), P.O. Box 642, Millis.
Durant, H. Kingsley (Francis Hastings), 53 State St. (9).
Dykens, Oscar S., 6 Pleasant St., Malden (48).
Dyson, Edward (Meredith & Grew Inc.), 19 Congress St. (9).
Easton, John F., 16 Pleasant St., Arlington (74).
Eaton, Carl L., 5 Grove St., Winchester.
Eaton, John H. Jr. (Boston Safe Deposit & Trust), 100 Franklin St. (6).
Edwards, George M., 110 Pleasant St., Malden (48).
Eilertson, Robert E. (Dedham Realty Co.), 553 High St., Dedham.
Eliot, Samuel (Armory Eliot Offices Inc.), 131 State St. (9).
Elliott, Graeme, 19 Congress St.
Ellison, Arthur (Harnell & Co.), 161 Devonshire St. (10).
Emens, Frank R. (Nordblom Co.), 50 Congress St. (9).
Emerson, Thayer M. (Walter Channing Inc.), 318 Washington St., Wellesley Hills (82).
Equi, Frank R., 179 Massachusetts Ave., Arlington.
Ericson, Mrs. Eleanor, 137 Landsdowne St., Squantum.
Evans, Robert P., 110 Tremont St.
Ewart, Frank A. (C. W. Whittier & Bro.), 82 Devonshire St. (9).
Ewart, Robert G. (C. W. Whittier & Bro.), 82 Devonshire St. (9).
Falconi, Joseph, 1080 Canton Ave., Milton.
Falling, Oscar F., 921 Main St., Waltham.
Falling, Oscar F. Jr., 921 Main St., Waltham (54).
Fallon, John T. (R. M. Bradley & Co. Inc.), 250 Boylston St. (16).
Fargo, Charles H., 19 Congress St. (9).
Faroe, Edward E., 102 Hano St.
Farrington, Douglas F., 50 State St.
Farwell, Everett L., 4 Gordon St., Waltham (54).
Fay, Abbott (Walter Channing Inc.), 15 Congress St. (9).
Fay, Charles J., Motor Mart, Park Square.
Fay, Francis W., 599 High St., Dedham.
Fay, Philip (Fay Realty Corp.), 127 Charles St.
Fay, Ralph F. (Clifford V. Miller Inc.), 1394 Beacon St., Brookline (46).
Feinberg, Lester S. (Lesmarc Realty Trust), 120 Potter St., Cambridge (42).
Feinberg, M. W. (Lesmarc & Co.), 719 Boylston St. (16).
Feinberg, Murray L. (Lesmarc & Co.), 47 Nobscot Rd., Newton Centre.
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Fifield, Robert S. (Minot, DeBlois & Maddison), 294 Washington St. (8).
Files, T. Herbert (Property Management Corp), 75 Federal St. (10).
Fine, Murray R. (Ridgemont Management Co.), 294 Washington St. (8).
Finn, Mrs. Edna O'Brien, 1730 Centre St., W. Roxbury.
Fischer, Hans K. (Home Savings Bank), 69 Tremont St.
Fishman, Isaac, 35 Congress St. (9).
Flannery, John E., 102 Concord Ave., Belmont.
Flax, Max (Flax Realty Co.), 29 Tiverton Rd., Mattapan.
Foley, Patrick T., 2 Mt. Vernon St., Winchester.
FORBES, ALEXANDER C. (Cabot, Cabot & Forbes Inc.), 60 State St. (9).
Foster, Dwight (N.E. Mutual Life Insurance Co.), 501 Boylston St. (17).
Foster, Robert E., 209 Washington St.
Fowler, Richard B. (Robert T. Fowler & Sons), 743 Centre St., Jamaica Plain (30).
Fowler, Robert T. Jr. (Robert T. Fowler & Sons), 743 Centre St., Jamaica Plain (30).
Francis, Edward L. (Hunneman and Co.), 19 Congress St.
Francis, G. Churchill, 2343 Washington St.
Franckum, E. Stuart (Rockland-Atlas Nat'l Bank of Boston), 30 Congress St. (6).
Fraticelli, Pasquale (Circle Business Centre), 145 Hanover St.
Frazer, George W., 708 Dudley St., Roxbury (19).
Freeman, Miss Beverly T., (Lexford Realty Co.), 1835 Massachusetts Ave., Lexington.
Freeman, Ernest L. (Robert O. Rockwell Jr.), 465 High St., W. Medford (55).
Freeman, Theodore L., (National Building Corp), Box 69, Winchester.
Friedman, A. R. (Ralph G. Carpenter), 59 Temple Pl. (11).
Friel, Gerard, 42 Wyman St., Medford.
Frohock, Clynton A., 941 Great Plain Ave., Needham.
Frost, Richard L. (R. M. Bradley & Co. Inc.), 250 Boylston St.
Frye, Maurice E. Jr., (Street & Co. Inc.), 81 Charles St.
Furbush, Joseph A., 55 Park St., Medford (55).
Gabriel, Franklin M., 3 Stonybrook Rd., Sharon.
Gagnon, Gene F., Belmont Homes, 48 Trapelo Rd., Belmont.
Galleni, Victor J., 655 Boylston St. (16).
Galvin, John B. (Joseph D. Galvin), 703 Washington St., Canton.
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Garoyan, Mrs. Nevart (Arlmont Realty), 165 Mass. Ave., Arlington (74).
Gates, Ellis L. (Willard Welsh & Co. Inc.), 45 Bromfield St. (8).
Gates, Philip B. (Willard Welsh & Co. Inc.), 45 Bromfield St. (8).
Gatto, Victor E. (Cantabrigia Homes), 1034 Great Plains Ave. Needham (92).
Gavin, Basil, 8 Newbury St.
Gendron, Courtenay H. (James D. Henderson & Son Inc.), 1 Court St.
George, Ralph F. (North Avenue Savings Bank), 1960 Mass Ave., Cambridge (40).
George, Thomas, 872 Washington St. (11).
Gibbs, Harry F. Jr. (W. H. Ballard Co.), 45 Milk St. (9).
Gilbert, Harry A. (Harry A. Gilbert Inc.), 1810 Massachusetts Ave., Cambridge (40).
Gilbert, Howard H. (Harry A. Gilbert Inc.), 1810 Massachusetts Ave., Cambridge (40).
Giles, Charles F. (Harry A. Gilbert Inc.), 1810 Massachusetts Ave., Cambridge (40).
Gilman, A. George (Malden Savings Bank), 397 Main St., Malden (48).
Ginty, John A. (Ames and Ginty Roofing Co.), 75 Mountfort St. (15).
Ginsberg, Benjamin, 60 State St. (9).
Ginzberg, Murray (Grove Hall Savings Bank), 455 Blue Hill Ave., Roxbury (21)
Giordano, Amleto (Commonwealth Realty Co.), 36 Champney St., Brighton.
Gironi, Henry R., 18 Ridge St., Arlington.
Giroux, Ernest A., 7 Depot Sq., Lexington.
Given, Donald M., 218 Highland Ave., Watertown.
Glasser, Joseph, 18 Tremont St.
Glazier, Miss Mary, (Crown Realty Co.), 479 Harvard St., Brookline.
Glebow, Henry, 612 Centre St., Jamaica Plain (30).
Glennon, Leo J., 1737 Centre St., W. Roxbury.
Gnecco, John A., 257 Main St., Medford (55).
Golder, Morris, (Kardon Realty Co.), 58 Nottingham Rd., Brighton.
Goldfine, Bernard, 35 Kneeland St. (11).
Goode, Fredrick J. (Haughn & Goode), 669 High St., Westwood.
Goodrich, John W. (T. Dennie Boardman Office), 1 Court St. (8).
Gordon, George (George Gordon & Son), 1378 Beacon St., Brookline (46).
Gordon, John H. Jr. (John H. Gordon & Son), 289 Auburn St., Auburndale.
Gordon, Joseph D. (George Gordon & Son), 1378 Beacon St., Brookline (46).
Gorgone, Mrs. Carmela F. (C. Gorgone & Son), 4 Brattle St., Cambridge (38).
Gorin, Harry N. (H. N. Gorin & Leeder Mgmt. Co.), 318 Harvard St., Brookline (46).
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Grew, Edward W. Jr., (Meredith & Grew Inc.), 19 Congress St. (9).
GREW, JOHN (Meredith & Grew Inc.), 19 Congress St. (9).
Griffin, John F. (North Cambridge Cooperative Bank), 2360 Mass. Ave., Cambridge (40).
Grimes, Mrs. Mae E. (Grimes Real Estate), 263 Washington Ave., Winthrop.
Groezinger, Charles H. (Podren & Co.), 143 Newbury St.
Grove, James S. (Nordblom Co.), 1450 Beacon St., Brookline (46).
Grush, Willard P. (R. M. Bradley & Co. Inc.), 250 Boylston St. (16).
Guarino, James G. (Milton Real Estate Associates), 71 Blue Hills Pkwy., Milton.
Guillow, Ralph E. (City Realty Co.), 500 Park Dr. (16).
Gurshin, Carl A., 92 Cotton St., Newton (58).
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Hadley, Thomas Jr. (R. M. Bradley & Co. Inc.), 57 Brattle St., Cambridge.
Hale, Ernest A. (Suffolk First Federal Savings & Loan Ass'n), 50 Franklin St. (10).
Haley, Francis T. (Orlando & Haley), 45 Waldeck Rd., Milton.
Haley, Joseph E., 316 Washington St., Wellesley Hills.
Hall, Arthur H. (The C & H Co.), 60 Cross St. E., Somerville.
Hall, John M., 20 State St.
Hall, Leslie C., Concord Rd. at Rt. 20, South Sudbury.
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Halleran, William L., 1 Ball Sq., Somerville (43).
Hallett, Richard H., 4 Farrant Rd., Natick.
Hallowell, Robert H. Jr. (Minot, DeBlois & Maddison), 294 Washington St. (8).
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Handrahan, John W. (Sumner D. Hersey Realty Co.), 1 No. Main St., Natick.
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Hastings, Francis (H. Kingsley Durant), 53 State St. (9).
Hastings, Kenneth B. (Edmands & Byfield Agency), 20 Centre Ave., Newton (58).
Hawkes, Philip C. (Miller & Hawkes), 90 Leonard St., Belmont (78).
6 Park Sq. (16).
Hayden, George H. (Union Savings Bank), 216 Tremont St. (16).
Hays, J. Edward (J. S. Hays Co. Inc.), 95 Massasoit St., Waltham (54).
Healey, Robert C. (Martin Cerel), 603 Worcester St., Natick.
Heller, Louis, 73 Tremont St. (8).
Henderson, Elliott, 250 Boylston St. (16).
Henderson, James H., 1318 Beacon St., Brookline (46).
HENDERSON, ROBT. L., 1 Court St.
Henderson, William (R. M. Bradley & Co. Inc.), 250 Boylston St. (16).
Heritage, Chester B. (Home Building Co. Inc. of Walpole, Mass.), East Walpole.
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Hickey, Miss Olivia A. (Alcor Realty), 60 Beech St., W. Roxbury (32).
Hickey, Walter H., 12 Orr Sq., Revere (51).
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Hill, Clinton P. (Hill Management Corp.), 45 Milk St. (9).
Hill, Mahlon W., 336 Washington St., Wellesley Hills (82).
Hixon, Thomas, 1152 Commonwealth Ave. (34).
Hordon, Milton (Robert C. Merriom), 1713 Massachusetts Ave., Lexington.
Holland, Frederick C. (Institution for Savings in Roxbury), 2343 Washington St. Roxbury (19).
Holmes, John E. (Martin Cerel), 18 E. Central St., Natick.
Holmstrom, Frederick W., P.O. Box 198, Bellingham.
Hopkins, Errol G. (Hopkins & Moore Inc.), 779 Centre St., Jamaica Plain.
Horan, Thomas M. (Meredith & Grew Inc.), 19 Congress St. (9).
Horn, Ralph T. (Meredith & Grew Inc.), 19 Congress St.
Horst, Victor F. (Marvix Realty Trust), 393 Boylston St.
Hourihan, James F. 584 Columbia Rd., Dorchester (25).
Houston, David J. (J. J. Houston & Co.), 4 Fairmont Ave., Hyde Park (36).
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Howland, George (Minot DeBlois & Maddison), 294 Washington St. (8).
Hubbard, Edward B. (Edward A. Veno), Boston Post Road, Wayland.
Hubbard, Edward B. (John E. Begley Co. Inc.), 53 State St. (9).
Hughes, Kevin F. (James T. Trefrey), 1635 Beacon St., Waban.
Hughes, Leon D., (War Dept. Corps. of Engrgn), 857 Commonwealth Ave.
Hunneman, Carleton (Hunneman and Co.), 19 Congress St.
Hunt, Albert Morrill, 79 Milk St.
Hurd, Christopher W., Independence Ct., Concord.
Hyatt, Harold J. (The First Nat'l Bank of Baston), 67 Milk St.
Iacono, Mario D., 738 Broadway, Everett.
Inch, William T., 47 Summer St., W. Roxbury (32).
Isaacs, Delphy O., 165 Aspinwall Ave., Brookline.
Isenberg, Joseph M. (Isenberg Bros. Inc.), 295 Huntington Ave. (15).
Iuliano, Russell (Russell Realty Co.), 246 Trapelo Rd., Belmont.
Jackson, Leonard W. (Jackson Realty), 850 East St., Dedham.
Jacobs, Charles P. (Meadow Brook Homes), Washington St., Hudson.
JACOBS, WILLIAM M. (Esplanade Realty Co. Inc.), 28 Charles St.
Jacobson, Howard V. (New England Homes Inc.), 50 S. Main St., Bellingham.
Jacobson, Robert (Old Colony Properties Inc.), 8 Clearway St. (15).
Jacobson, William (Old Colony Properties Inc.), 8 Clearway St. (15).
Jameson, Philip B. (Mass. Cities Realty Co.), 10 High St. (10).
Jeffries, J. Amory (Mass. Savings Bank), 50 Congress St. (9).
Johnson, Ray (Johnson Const. Co.), 47 River St., Wellesley Hills.
Johnston, Mrs. Daisy E., 24 Fenwood Rd. (15).
Johnston, Frederick E., 209 Washington St. (8).
Jones, Girard N. (Merchants Cooperative Bank), 24 School St. (8).
Jones, Miss Mabel A. (Johnson Securities Co.), 432 Park Sq. Bldg. (16).
Jones, Richard L. (Nordblom Co.), 50 Congress St. (9).
Josephson, Gustave A., 5 Church St., Winchester.
Joyce, Maurice F. (Joyce Realty), 2074 Centre St., West Roxbury.
Judkins, George W., 31 State St. (9).
Kacavas, George D., 499 Hutington Ave. (15).
Kaplan, Edward I., 9 Irvington St.
Kaplan, Hyman, 134 Winchester St., Brookline.
Kardon, Jack, (M. Leighton Co. Inc.), 387 Harvard St., Brookline.
Kardon, Julius (Kardon Realty Co.), 1349 Commonwealth Ave., Brighton.
Kardon, Samuel (M. Leighton Co. Inc.), 387 Harvard St., Brookline.
Kargman, Max R. (The First Realty Co. of Boston-Barristers Hall), Pemberton Sq.
Kates, Mrs. Florence, 125 S. Main St., Sharon.
Kaufman, Alfred L. (Victor Kaufman & Sons), 18 Tremont St. (8).
Kavanagh, Alton, 137 Belmont St., Everett.
Keane, T. Roger, Longwood Towers, Brookline.
Keesler, William F. (First Nat'l Bank of Boston), 67 Milk St. (10).
Kelley, Henry D., 618 Washington St., Dorchester.
Kelley, Henry D. Jr. (Henry D. Kelley), 618 Washington St., Dorchester (24).
Kellner, Bernard J. (Hunneman & Co.), 5 Arlington St. (16).
Kellogg, Mrs. Eleanor Carder, 109 N. Main St., Sharon.
Kelsch, John J. (Meredith & Grew Inc.), 19 Congress St. (9).
Kelter, James B. (Walpole R. E. Co.), 490 Main St., Walpole.
Kendrick, W. S. Jr., Second Bank - State St. Trust, 53 State St.
Kenna, Hugh J. (James J. Nolan Inc.), Rt. 9 at Speen St., Natick.
Kennedy, Irving J., 426 Marlborough St.
Kennedy, John B., 341 So. Main St., Sharon.
Kenny, Charles (C. W. Whittier & Bro.), 82 Devonshire St.
Kenny, Norman W. (C. W. Whittier Bros.), 82 Devonshire St. (9).
Kerner, Matthew H. (Michael & Kerner Inc.), 98 Highland Ave., Somerville (43).
Keville, William J., 10 State St. (9).
Khouri, John (Khouri Bros.), 878a South St., Roslindale.
Kier, Mrs. Zella C., 125 S. Main St., Sharon.
Kiggen, Henry G. (Niles Inc.), 1278 Beacon St., Brookline.
Kiley, John C. Jr. (John Kiley & Son), 15 Bosworth St.
Kiley, Richard V. (Somerset Savings Bank), 371 Summer St., Somerville (44).
King, Putnam, 67 Milk St. (9).
Kirsch, Louis J. Jr., 59 Cherry St., Waltham (54).
Knight, Harold S. (Marsh & Rice), 14 Church St., Dedham.
Knight, Harry R. (Pennell & Thompson), 824 Mass. Ave., Arlington.
Knight, Russell W. (Everett Mills Properties Inc.), 15 Union St. Lawrence.
Knott, Kenneth W. (Frigidaire Sales Corp.), 25 Blandford St.
Koob, Adolph J., 82 Devonshire St. (9).
Korzon, Alexander (Korzon-Roman), 182 Highland Ave., Needham.
Koufman, Manuel M. (Koufman Const. Co.), 20 Pemberton Sq.
Krasnogor, Miss Mary, 44 Evergreen St., Framingham.
Krech, Edmund C. (R. M. Bradley & Co. Inc), 622 Hammond St., Chestnut Hill (67).
Kriss, Morton A. (Crescent R. E. Co.), 975 Main St., Waltham.
Kunhardt, John W. (Hunneman & Co.), 60 Adams St., Milton.
LaGasse, Mrs. Thelma M. (Longwood Associates), 626 Commonwealth Ave., Newton Centre.
Lally, Eugene F., 869 Dorchester Ave., Dorchester (8).
Lally, Miss Gertrude C., 869 Dorchester Ave., Dorchester.
Lally, Thomas C., 869 Dorchester Ave., Dorchaster (8).
Lamont, John (Foster & Lamont), 1736 Mass. Ave., Lexington (73).
Landry, John T., 201 Cambridge St., Cambridge.
Lane, James M. (Palmer Russell Co.), 1318 Beacon St., Brookline (46).
Lane, Joseph G. (Belmont Homes Inc.), 432 Common St., Belmont.
Lane, William D. (J. Edwin Dreyfus Properties Inc.), 50 Federal St. (10).
Lang, Mrs. Lilla G., % James T. Trefrey, 108 Brooks St., Wellesley.
LaPorta, Mrs. Fortunata, 267 Blue Hills Pkwy., Milton.
Larange, John M., Park Snow Bldg., Davis Sq., Somerville.
Larkin, Edward A. (Mystic Real Estate), 295 Salem St., Medford (55).
Lassen, Frank L., No. Ten Post Office Sq. Bldg. (9).
Layton, Irving, 18 E. Central St., Natick.
Leatherbee, William B. (Leatherbee & Co.), 235 Harvard St., Brookline (46).
Leathers, Jonas H. (James D. Henderson & Son Inc.), 1 Court St.
Leavitt, Carleton R., P.O. Box 387, 50 N. Main St., Natick.
LeBlanc, Louis G., 447 Centre St., Newton.
Lebowich, Jacob, 18 Tremont St. (8).
Ledgard, Harold A., 146 Main St., Maynard.
Lees, Howard T. (Boston Safe Deposit & Trust Co.), 100 Franklin St. (6)
Leighton, Irving, 387 Harvard St., Brookline.
Leighton, Joseph C., 1286 Mass. Ave., Cambridge (38).
Lembertas, Frank, 409 W. Broadway, South Boston.
Leonard, Curtis S. (John F. Rogers), 15 Forest St., Medford (55).
Levenbaum, Hyman, 1480 Dorchester Ave., Dorchester (22).
Levin, B. Robert, 10 Tremont St.
Levy, Maurice W. (Max Orlick Inc.), 325 Harvard St., Brookline (46).
Libby, Samuel, 11 Pemberton Sq.
Lieberman, Morton T. (Lieberman Real Estate), 157 Federal St. (10).
Lillin, Richard J., 6 Pleasant St., Malden.
Ligori, James, (Puritan Homes Inc.), 6 Allen Ct., Natick.
Ligori, Peter (Puritan Homes Inc.), 124 Bacon St., Natick.
Linnell, Robert C. (Cabot, Cabot & Forbes), 60 State St. (9).
Linton, Dexter E. (Martin Cerel), 18 E. Central St., Natick.
Lipson, Norman, 1318 Beacon St., Brookline.
Lipton, Sidney C. (Sidney C. Lipton Inc.), 1026 Mass Ave., Arlington.
Liston, James W. (Stone & Webster Realty Corp.), 49 Federal St. (10).
Livermore, Robert (Hunneman & Co.), 19 Congress St.
Livoli, Paul (Paul Livoli Inc.), 922 Belmont St., Watertown.
Locatelli, Albert J., 67 Leonard St., Belmont (78).
Locke, David H., (Village Rlty. Co.), 564 Washington Ct., Wellesley.
Long, Hilton W. (Mrs. Helen V. Williamson), 1111 Great Plain Ave., Needham (92).
Long, Oscar, 635 Tremont St. (18).
Lord, Frederic W. 2nd (Hunneman & Co.), 5 Arlington St. (16).
Loring, Augustus P. (Loring, Coolidge Office), 35 Congress St. (9).
Loring, Percy (Geo. C. Appleton & Son), 31 State St. (9).
Lorusso, Louis Paul (Hillshire Homes Inc.), 241 East St., Sharon.
Loughman, J. Howard, 10 Post Office Sq. (9).
LUND, JOSEPH W. (R. M. Bradley & Co. Inc.), 250 Boylston St. (16).
Lunn, Edward B., 77 Summer St. (10).
Lynch, John E. Jr. (Jack Lynch Real Estate Co.), 83 Athelstane Rd., Newton Centre (59).
Lyon, Robert L., 55 Waltham St., Lexington.
Lyon, W. H., 55 Waltham St., Lexington (73).
Lyons, David T. Jr., 344 Massachusetts Ave., Arlington.
Lyons, Frederic W., 445 Broadway, So. Boston (27).
MacGowan, Bates (Little Bldg. Trust Inc.), 80 Boylston St. (16).
MacKay, Arthur J., 543 High St., Dedham.
MacKenzie, Frederick W., 1185 Main St., Walpole.
MacKinnon, Michael J., 1690 Dorchester Ave., Dorchester.
MacKintosh, Mrs. Eleanor M. (Brodrick Bros.), 636 Commonwealth Ave., Newton Centre.
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Macquarrie, Joseph G., 785 South St., Roslindale (31).
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Mahoney, D. Francis (Manhattan Builders Inc.), 34 Windmill Lane, Arlington.
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Malley, Charles A., 233 Commonwealth Ave., Chestnut Hill (67).
Maloney, George A., 2103½ Center St., W. Roxbury (32).
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Maloney, Robert E. (Mass. Maloney Corp.), 10 Post Office Sq. (9).
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Mansen, Carl F., 702 South St., Walpole.
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Marquis, George G., 384 Washington St., Brighton (35).
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Marsh, Bernard L. (Brenton E. Tyler), 682 Main St., Waltham.
Marsh, Francis H (Marsh & Rice), 14 Church St., Dedham.
Martensen, Louis H. (Minot, DeBlois & Maddison), 73 Tremont St. (8).
Mathers, Frank J., Statler Office Bldg., 20 Providence St. (16).
Mathieson, James S., 1210 Worcester Rd., Natick.
Mattsen, William G. (R. M. Bradley & Co. Inc.), 250 Boylston St.
Mayer, Leon H., 1357A Washington St., West Newton.
Mayo, Robert, Exchange St., Millis.
Mazur, Joseph G., P.O. Box 158, Brighton (35).
McColl, John J. (A. W. Perry Inc.), 453 Washington St. (11).
McConchie, Leeland G. (Leeland Construction Co. Inc.), 8 Camelia Pl., Lexington.
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McDonald, Norman L., 336 Worcester Rd. Framingham.
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Miller, Charles G. (J. D. K. Willis Co., 50 State St.
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Millette, Leo W., 498 Grove St., Framingham.
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Morse, Robert J., 941 Great Plain Ave., Needham.
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Murphy, John F., 53 State St. (9).
Murray, Robert A., 1210 Worcester Rd., Natick.
Murray, Wm. J. (Murray & Gillett), 1 Thompson St., Winchester.
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Mutty, John E., 10 Walden St., Concord.
Myerson, Abraham, 18 Tremont St. (8).
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Nash, Montanus K. (Montanus K. & Otis F.), 2245 Massachusetts Ave., Cambridge (40).
Neelon, Roger W., 506 Main St., Waltham.
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Nelson, Paul W., 727 Massachusetts Ave., Arlington.
Nelson, Thomas E. (Mrs. Mary E. Nelson), 6 S. Main St. (Sharon).
Nesson, Samuel, 8-16 Garrison St. (16).
Newhall, Charles A., 1101 Beacon St., Brookline (46).
Newhall, Horatio, 27 State St. (9).
Nichols, Charles, 7 Maynard St., Roslindale.
Nichols, David H. (Louis Nichols & Son), 161 Devonshire St. (9).
Nicholson, William F., 14 Notre Dame St. (19).
Nickerson, Doughlas E., 921 Main St., Waltham.
Niles, George P., 3A Lowell St., Arlington (74).
Niles, Harold L. (Niles Inc.), 1278 Beacon St., Brookline (68).
Niles, L. F. (Niles Inc.), 1278 Beacon St., Brookline (68).
Nissenbaum, Joseph J., 59 Union Sq., Somerville (43).
Nixon, Mrs. Paula, 84 Beacon St.
Nolan, James J., Rt. 9 at Speen St., Natick.
NORDBLOM, ROBERT C. (Nordblom Co.), 50 Congress St. (9).
Nordblom, Rodger P. (Nordblom Co.), 50 Congress St. (9).
Norris, Mrs. Dorothy, 1635 Beacon St., Newton.
Norris, John W., 4 Brattle St., Cambridge.
Norton, Bernard, 5 High St., Medford (55).
Norton, George H. (Wm. Pease O'Brien Inc.), 10 State St. (9)
Novotny, Mrs. Ethel T., Rt. 9 at Speen St., Natick.
Oakes, George F. (R. M. Bradley Co. Inc.), 250 Boylston St.
O'Brien, David, 149 Warren St., Roxbury (19).
O'Brien, Frank P. (120 Inman St., Cambridge (39).
O'Brien, Wm. Pease (Wm. Pease O'Brien Inc.), 10 State St. (9).
O'Callaghan, Frank J. Jr., 11 Fairfax Rd., Milton (81).
O'Connor, John J., 236 K St., South Boston (27).
O'Connor, Thomas K., 878 Main St., Walpole.
Odell, George W. (John T. Burns & Sons Inc.), 803 Washington St., Newtonville (60).
O'Hearn, John P., 40 Court St. (8).
O'Leary, John V. (Cambridge Fed. Svgs. & Loan Assn.), 38A Brattle St., Cambridge (38).
Olinder, Robert A., 7 Water St. (9).
Olmstead, Ernest D., Holliston.
Olmstead, Stanley D., 759 Washington St., Holliston.
Olson, Olof (Cabot, Cabot & Forbes Inc.), 60 State St. (9).
O'Malley, Charles J., 82 Belgrade Ave., Roslindale.
O'Malley, Mrs. Mary L. (James T. Trefrey), 1635 Beacon St., Newton.
O'Neill, John E. (Joyce Rlty.), 2074 Centre St., West Roxbury.
Oren, Jere G., 18 E. Central St., Natick.
Orlando, Antonio F., 5 Eleanor Rd., Walpole.
Orlick, Harold A. (Marx Orlick Inc.), 325 Harvard St., Brookline (46).
Orlick, Max, 325 Harvard St., Brookline.
Otis, William F., 305 Beacon St. (16).
Owen, Mrs. Harriett B., 112 Revere St. (14).
Paine, Stephen (Federal St. Bldg. Trust), 24 Federal St. (10).
Paine, William W. (Henry W. Savage Inc.), 1297 Beacon St., Brookline.
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Pearce, Arthur P. Jr., 18 Oliver St. (10).
Pearce, Franklin E., 6 Pleasant St., Malden.
Peavey, Newall A., 165 N. Main St., Sharon.
Peirce, Richard B. (C. W. Whittier & Bro.), 82 Devonshire St. (9).
Pendergrast, Chas. F., 52 Beacon St.
Pennell, Walter F., 824 Massachusetts Ave., Arlington.
Perkins, Kenneth R. (Previews Inc.), 20 Kilby St. (9).
Perry, Francis W. (A. W. Perry Inc.), 453 Washington St. (11).
Perry, Herbert G. (A. W. Perry, Inc.), 453 Washington (11)
Perry, Joseph Earl (Newton Savings Bank), 286 Washington St., Newton (58).
Pheeny, Harold A., 2000 Beacon St.
Pheeny, William J., 2000 Beacon St. (46).
Phelan, Francis, 1384 Massachusetts Ave., Cambridge.
Piattoni, John L., 944 Main St., Walpole.
Piemonte, Gabriel F. (Downtown Rlty. Co.), 213 Hanover St. (13).
Pieper, Charles P., 205 Eliot St., Ashland.
Pierce, Henry H. (Merchants Co-op. Bank), 24 School St. (8).
Pihl, Marshall R., 27 State St., Rm. 84.
Pihlcrantz, Robert A., 82 Devonshire St., Boston.
Pike, Earl J., 29 College Ave., Somerville.
Pinkham, Henry S. (R. M. Bradley & Co. Inc.), 250 Boylston St. (16).
Pinkham, Raymond S. Jr., 1299 Beacon St., Brookline.
Pitchford, A. Lester, 571 High St., Westwood.
Pitkin, Harry L., 18 Tremont St., Rm. 302 (8).
Podren, Fred (Podren & Co.), 143 Newbury St.
Poock, Leon R., 387 Harvard St., Brookline.
Poorvu, Harris, 209 Washington St. (8).
Poorvu, Samuel W., 209 Washington St.
Poorvu, Sumner L., 209 Washington St. (8).
Porter, C. Burnham, 250 Boylston St., Boston.
Porter, George, 38 Chauncy St. (11).
Porter, Ralph O. (Ralph O. Porter Inc.), 568 Washington St., Wellesley.
Potter, Kelton O., P.O. Box 198, Bellingham.
Potter, Ralph A., P.O. Box 198, Bellingham.
Powers, James (Powers Realty Co.), 9 Main St., Concord.
Prescott, Lincoln T. (Church Rlty. Trust), 15 Norway St. (15).
Prevett, Michael J. (Norfolk County Homes), Boston-Providence Tpke., Walpole.
Proctor, George F., 1758 Centre St., West Roxbury (32).
Pryor, Paul L., 55 Kilby St.
Pyne, Edward G., 1810 Massachusetts Ave., Cambridge (46).
Quealy, John P. (Sidney C. Lipton Inc.), 1026 Massachusetts Ave., Arlington.
Quigg, Charles L. (Quigg Rlty.), 22 Colburn St., Waltham.
Quigley, Walter A., 6 Pleasant St., Malden (48).
Quigley, William P., 6 Pleasant St., Malden.
Quinn, J. Henry, 1384 Massachusetts Ave., Cambridge.
Ramler, David A., 104 Brookline Ave., Boston.
Ramsay, Mrs. Robert L., 1 Simon Willard Lane, Concord.
Rayfield, James B. (Tri Realty Co.), 650 Dudley St., Dorchester.
Read, Leslie C., 18 Brattle St., Cambridge.
Redmond, Carlton S., 201 Devonshire St. (9).
Remington, Thomas A., 1706 Commonwealth Ave., Brighton 35.
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Rice, J. Herbert, 108 Washington St., Brighton.
Richardson, B. A. (Clifford V. Miller Inc.), 1394 Beacon St., Brookline (46).
Richman, Milton, 6 Pleasant St., Malden.
Richmond, George, 53 State St. (7).
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Rittenberg, George B., 60 State St. (9).
Rizzo, John G., 544 Neponset St., Norwood.
Robbins, Alvah A. (Robbins Rlty.), 965 Massachusetts Ave., Arlington (74).
Roberson, Charles M., 669 Shawmut Ave. (20).
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1440 Beacon St., Brookline.
Roberts, Clarence A. (Tyler & Reynolds), 1 Court St. (8).
Roberts, Myron C. (St. Paul Const. Co.), 1440 Beacon St., Brookline.
Robinson, George H. (Boston Five Cents Savings Bank), 30 School St. (8).
Robinson, Robert T., 93 Main St., Cochituate.
Rockwell, Clifton D. (Chelsea Svgs. Bank), 267 Broadway, Chelsea.
Rockwell, Robert O. Jr. (Ernest L. Freeman), 465 High St., West Medford (55).
Rodenhizer, Garfield L., 796 Moody St., Waltham (54).
Rodgers, Mrs. Ernestine M. (Minot, DeBlois & Maddison), 294 Washington St. (8).
Rogers, Ernest E. (Win S. Couette), 1710 Massachusetts Ave., Lexington.
Rogers, John F. (Curtis S. Leonard), 15 Forest St., Medford.
Rohmer, Emile J. (Hunneman & Co.), 5 Arlington St.
Roiter, Earl E., 1414A Beacon St., Brookline.
Rolde, L. Robert (Neillian Rlty. Co.), 10 Tremont St. (8).
Ronan, John A., 23 Thompson Lane, Milton.
Rosen, Sam Z. (Kent Realty Co.), 57 Harvard Ave., Brookline.
Rosenberg, Mrs. Sara Ross, 77 Greenlawn Ave., Newton.
Rosenfeld, John C., 41 Nehoiden St., Needham.
Rosenfelt, Mark, 30 Alvin St., Hyde Park.
Rosengard, Julius E., 44 Kilby St.
Ross, Mrs. Charlotte F., 222 Worcester St., Wellesley.
Ross, Frank, P.O. Box 253, Falmouth.
Ross, Harold S. (Mercantile Wharf Corp.), 88 Clinton St. (9).
Rothenberg, Daniel E., 50 Federal St.
Rothwell, James M., 107 Massachusetts Ave. (15).
Rotman, Murray (Barney Rlty. Corp.), 1255 Tremont St. (20).
Rowe, Mrs. Catharine A., 140 Winter St., Lincoln.
Rowles, Harwood S. Jr., 47 Mellen St., Framingham.
Rubin, Saul, 18 Tremont St.
Rudd, Edward H. (Old Colony Trust Co.), 1 Federal St. (6).
Rudnick, Ralph P., 120 Riverway (15).
Rull, Mrs. Greta Dahlgren (Spinney & Kelly), 711 E. Broadway, South Boston (27).
Rush, J. Quinton, 717 Massachusetts Ave., Arlington (74).
Russell, William W. (Palmer Russell Co.), 1318 Beacon St., Brookline (46).
Ryan, John, 19 Congress St.
Ryan, Wm. H., 55 Wolcott Rd., Chestnut Hill.
Ryder, Willis B., Village Green, Wayland.
Saber, Samuel H., 18 E. Central St., Natick.
Salemme, Victor V. (Gallivan Rlty. & Ins.), 512 Gallivan Blvd., Dorchester.
Salny, Alan S. (James D. Henderson & Son Inc.), 1 Court St.
Salter, Abram, 73 Tremont St. (8).
SARGENT, EDWARD G., 6 Beacon St.
Sargent-Bell, Mrs. Lillian, 294 Washington St.
Saunders, Irving M., 617 Columbus Ave.
Saxton, Robert J., 1010 Worcester Rd., Framingham.
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Schwab, Charles H. (Andrew N. Schwab & Son), 79 Union St., Newton Centre (59).
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Scotti, W. Walter, 432 Common St., Belmont.
Scudder, W. R. (Boston Port Development), 1 Court St. (8).
Segal, William, 1636 Beacon St., Brookline (46).
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Shactman, Arthur (Shactman & Swig), 43 Leon St.
Shadrawy, Bernard F. (Beaconsfield Realty Co.), 830 Beacon St. (15).
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Shapiro, George (York Rlty. Inc.), 180 Lincoln St. (11).
Shattuck, Henry L., 10 Milk St.
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Shea, James M., 31 Lawrence St., Boston 16.
Shea, Walter G., 465 High St., Medford.
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Shoolman, Theodore J., 1 State St. (8).
Sidlinger, Albert K., 230 Boylston St. (16).
Silk, Nelson M., 10 Stafford Rd., Newton Centre.
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Silver, Samuel (Longwood Assoc. Inc.), 626 Commonwealth Ave., Newton Centre (59).
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Silvester, Theodore, 63 Galem St., Watertown (72).
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Storer, Theodore L. (R. M. Bradley & Co. Inc.), 250 Boylston St.
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Stuart, Philip P. (Homes Inc.), 313 Washington St., Newton (58).
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Sullivan, Eugene, 2 Thompson Sq., Charlestown (29).
Sullivan, Francis J., 53 State St., Boston.
Sullivan, James J., 187 Bowdoin St., Dorchester.
Sullivan, Mrs. Kathryn P., 3 Common St., Winchester.
Sullivan, Martin J., 7 Commercial St., Malden (48).
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SKINNER, JOSEPH C. (Walter Channing Inc.), 15 Congress St. (9).
Skrejans, Peter, 20 Alveston St., Jamaica Plain.
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Smith, Mrs. Kate (Longwood Assoc.), 626 Commonwealth Ave., Newton Centre (59).
Sneirson, William H., 27 School St.
Snider, Abraham (Snider & Rudnick), 15 Kneeland St. (11).
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Kamp, Edward A., 700 Pine St. (1).
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Kanterman-Wall Realty & Bldg. Co., 5869 Easton (12).
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Kohner Realty Co., Jos. L., 814 Chestnut St. (1).
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Krombach Realty Co., Bernard, 726 Chestnut St. (1).
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Lee-Schermen Realty Co., Inc., 5432 Gravois Ave. (16).
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Lipton Realty Co., 4918 Washington Blvd. (8).
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Schneider & Co., Arthur A., 1008 Chestnut St. (1).
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Avalon—See Greater Wildwood, Cape May County.
Avon-By-The-Sea—See Monmouth County.

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Barnsboro—See Gloucester County.
Barrington—See Camden County.
Basking Ridge—See Somerset County.
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Beach Haven Terrace—See Ocean County.
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Berlin—See Camden County.
Bernardsville—See Somerset County.
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Bloomsbury—See Warren County.
Bogota—See Eastern Bergen County.
Boonton—See Morris County.
Bordentown—See Burlington County.
Bound Brook—See Somerset County, Plainfield, Middlesex County.
Brant Beach—See Ocean County.
Bridgeton—See Cumberland County.
Brigantine—See Atlantic City.
Brielle—See Monmouth County.
Brooklawn—See Camden County.
Brown Mills—See Burlington County.
Budd Lake—See Morris County.
Burleigh—See Greater Wildwood County.
Burlington—See Burlington County.

Caldwell—See West Essex.
Califon—See Hunterdon County.
Camden—See Burlington County.
Cape May—See Greater Wildwood.
Carlstadt—See South Bergen.
Carteret—See Middlesex County.
Cedar Grove—See West Essex.
Chatham—See Morris County.
Chester—See Morris County.
Clayton—See Gloucester County.
Clementon—See Camden County.
Clifton—See Passaic County.
Cliffside Park—See Eastern Bergen County.
Clinton—See Hunterdon County, Hunterdon
Closter—See Eastern Bergen.
Collingswood—See Camden County.
Coytesville—See Eastern Bergen County Inc.
Cranford—See Eastern Union County.

Demarest—See Eastern Bergen.
Denville—See Morris County.
Dover—See Morris County.
Dover—See Passaic County.
Dumont—See Eastern Bergen County.
Dunellen—See Middlesex County, Plainfield

Easton—See Warren County.
East Orange—See Oranges & Maplewood.
East Paterson—See Hackensack.
East Paterson—See Passaic County.
East Rutherford—See South Bergen County.
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Elizabeth—See Eastern Union, Middlesex County.
Elmer—See Salem County.
Englewood—See Eastern Bergen County.
Erlton—See Camden County.

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Fair Lawn—See Passaic County.
Fanwood—See Westfield.
Far Hills—See Somerset County.
Flemington—See Hunterdon County.
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Florham Park—See Morris County.
Fords—See Middlesex County.
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Fort Lee—See Eastern Bergen County.
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Freehold—See Monmouth County.
Frenchtown—See Hunterdon County.
Garfield—See Hackensack.
Garwood—See Cranford.
Glassboro—See Gloucester County.
Glen Rock—See Ridgewood.
Gloucester—See Camden County.
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Hackettstown—See Warren County.
Haddon Heights—See Camden County.
Haddonfield—See Camden County.
Haddonfield—See Burlington County.
Haledon—See Passaic County.
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Hammonton—See Atlantic City.
Hampton—See Hunterdon County.
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Harrison—See Arlington-Kearney.
Harvey Cedars—See Ocean County.
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Haven Beach—See Ocean County.
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Highland Park—See Middlesex County.
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Lake Parsippany—See Morris County.
Lakewood—See Ocean County.
Landing—See Sussex County.
Laurel Springs—See Camden County.
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Lavalette—See Ocean County.
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Linwood—See Atlantic City.
Little Falls—See Passaic.
Little Ferry—See Hackensack.
Livingston—See Oranges & Maplewood.
Lodi—See Hackensack.
Long Branch—See Monmouth County.
Longport—See Atlantic City.
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Madison—See Morris County.
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Mahwah—See Ridgewood.
Manasquan—See Monmouth County.
Mantoloking—See Ocean County.
Mantua—See Gloucester County.
Manville—See Somerset County.
Maple Shade—See Burlington County.
Maplewood—See Oranges & Maplewood.
Margate City—See Atlantic City.
Marlton—See Burlington County.
Matawan—See Monmouth County.
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Maywood—See Hackensack.
Medford—See Burlington County.
Medford Lakes—See Burlington County.
Mercerville—See Trenton & Mercer County.
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Metuchen—See Middlesex County.
Millburn—See Oranges & Maplewood.
Milford—See Passaic County.
Millington—See Morris County.
Millington—See Somerset County.
Milltown—See Middlesex County.
Millville—See Cumberland County.
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Morris Plains—See Morris County.
Morristown—See Morris County.
Morristown—See Burlington County.
Morrisville—See Trenton & Mercer County.
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Mountainside—See Westfield.
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Neptune—See Monmouth County.
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Neshanic Station—See Hunterdon County.
Newark—See Hoboken, Oranges & Maplewood.
Newark—See Eastern Union County.
Newark—See Sussex County.
New Brunswick—See Middlesex County.
New Milford—See Hackensack.
New Milford—See Eastern Bergen County.
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Newton—See Ridgewood, Sussex County.
New York—See Somerset County.
Nixon—See Middlesex County.
Normandy Beach—See Ocean County.
North Arlington—See Arlington-Kearny.
North Bergen—See North Hudson.
North Branch—See Somerset County.
North Plainfield—See Plainfield.
North Wildwood—See Greater Wildwood.
Norwood—See Eastern Bergen County Inc.
Oaklyn—See Camden County.
Oaklyn—See Burlington County.
Ocean Gate—See Ocean County.
Ocean Grove—See Monmouth County.
Ocean View—See Greater Wildwood.
Oradell—See Westwood.
Oradell—See Hackensack & Central Bergen.
Osbornville—See Ocean County.
Packanack Lake—See Passaic County.
Palisades Park—See Eastern Bergen County.
Palmyra—See Burlington County.
Paramus—See Hackensack.
Paterson—See Passaic County.
Paulsboro—See Camden County, Gloucester County.
Pemberton—See Burlington County.
Pennington—See Trenton and Mercer County.
Penns Grove—See Salem County.
Pennsaukan—See Camden County.
Pennsville—See Salem County.
Pequannock—See Morris County.
Perth Amboy—See Middlesex County.
Perth Amboy—See Eastern Union County.
Phillipsburg—See Warren County.
Pine Beach—See Ocean County.
Pitman—See Gloucester.
Pittstown—See Hunterdon County.
Plainfield—See Somerset County.
Plaza—See Montclair.
Pleasantville—See Atlantic City.
Pluckemin—See Somerset County.
Point Pleasant—See Ocean County.
Pt. Pleasant Beach—See Ocean County.
Pompton Lakes—See Passaic.
Pompton Plains—See Morris County.
Port Norris—See Cumberland County.
Princeton—See Trenton & Mercer County.
Prospect Park—See Passaic County.
Quakertown—See Hunterdon County.
Rahway—See Eastern Union.
Ramsey—See Ridgewood.
Raritan—See Somerset County.
Red Bank—See Jersey City, Monmouth County.
Ridgefield—See Eastern Bergen County Inc.
Ridgefield Park—See Eastern Bergen County.
Ringoes—See Hunterdon County.
River Edge—See Hackensack.
Riverside—See Burlington County.
Riverton—See Burlington County.
Rochelle Park—See Hackensack & Central Bergen.
Rockaway—See Morris County.
Roebling—See Burlington County.
Roseland—See West Essex.
Roselle Park—See Eastern Union.
Rumson—See Monmouth County.
Runnemede—See Camden County.
Rutherford—See South Bergen County.
Saddle River—See Ridgewood.
Saddle River Township—See Hackensack & Central Bergen.
Sayreville—See Middlesex County.
Scotch Plains—See Plainfield.
Scotch Plains—See Westfield.
Sea Bright—See Monmouth County.
Sea Girt—See Monmouth County.
Sea Isle City—See Greater Wildwood.
Seaside Heights—See Ocean County.
Seaside Park—See Ocean County.
Secaucus—See North Hudson.
Sergeantsville—See Hunterdon County.
Sewell—See Gloucester.
Shipbottom—See Ocean County.
Short Hills—See Oranges & Maplewood.
Shrewsbury—See Monmouth County.
Silverton—See Ocean County.
Somerdale—See Camden County.
Somers Point—See Atlantic City.
Somerville—See Hunterdon County.
Somerville—See Somerset County.
South Amboy—See Middlesex County.
South Bound Brook—See Somerset County.
South Dennis—See Greater Wildwood County.
South Orange—See Oranges & Maplewood, Newark.
South River—See Middlesex County.
Sparta—See Sussex County.
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Springfield—See Oranges & Maplewood.
Spring Lake—See Monmouth County.
Spring Lake Heights—See Monmouth County.
Stelton—See Middlesex County.
Stillwater—See Sussex County.
Stockton—See Hunterdon County.
Stone Harbor—See Greater Wildwood.
Strathmere—See Greater Wildwood.

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Teaneck—See Eastern Bergen County.
Tenafly—See Eastern Bergen County.
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Titusville—See Mercer County.
Toms River—See Ocean County.
Totowa Boro—See Passaic County.
Union City—See North Hudson.
Union Township—See Eastern Union.
Upper Montclair—See Monclair.
Ventnor City—See Atlantic City.
Verona—See West Essex.
Villas—See Greater Wildwood.
Vineland—See Cumberland County.
Wachtung—See Somerset County.
Waldwick—See Ridgewood.
Wallington—See South Bergen County.
Wanaque—See Passaic County.
Washington—See Warren County.
Washington Crossing—See Trenton & Mercer County.
Wayne Township—See Passaic County.
Weehawken—See North Hudson.
Wellington—See South Bergen County.
Wenonah—See Gloucester County.
West Collingswood—See Camden County.
West Milford—See Passaic County.
Westmont—See Camden County.
West New York—See North Hudson.
West Orange—See Oranges, Maplewood, Newark.
Westwood—See Eastern Bergen County.
Westville—See Camden County, Gloucester County.
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Whippany—See Morris County.
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Williamstown—See Gloucester.
Winonah—See Gloucester County.
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Woodbury Heights—See Gloucester County.
Wood Ridge—See South Bergen County.
Woodstown—See Salem County.
Wrightstown—See Burlington County.
Wycoff—See Ridgewood.
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Soloff, Joseph L., 1215 Atlantic Ave.
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Chautauqua—See Jamestown.
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Commack—See Long Island.
Congers—See Rockland County.
Conklin—See Broome County.
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Copiague—See Long Island.
Coram—See Long Island.
Corfu—See Genesee County.
Corinth—See Saratoga County.
Cornwall—See Orange County.
Cornwall—See Newburgh.
Corona—See Long Island.
Craryville—See Columbia County.
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Croton-on-Hudson—See Westchester County.
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Dobbs Ferry—See Westchester County.
Dongan Hills—See Staten Island.

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Douglaston—See Long Island.
Duanesburg—See Schnectady.
Dunkirk—See Northern Chautauqua.
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East Bethany—See Genessee County.
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Elmsford—See Westchester County.
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Flower City Park—See Rochester.
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Forest Hills—See Long Island.
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Fulton—See Oswego County.
Fultonville—See Amsterdam.
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Geneseo—See Genesee Valley.
Germantown—See Columbia County.
Glen Cove—See Long Island.
Glenco Mills—See Columbia County.
Glendale—See Long Island.
Glenham—See Dutchess County.
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Goshen—See Orange County.
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Graham Beach—See Staten Island.
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Great Neck—See Bronx.
Great Neck—See Long Island, New York City.
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Holmesville—See Chenango County.
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Larkin, Eugene L., 2488 Grand Concourse
Lavelle, Leonard V., 369 E. 149th St (55).
Lebwohl, George M., 1254 Morrison Ave.
Leddy, George B., 2488 Grand Concourse (58).
Levy, Samuel, 551 Claremont Pkwy. (57).
Lewis Inc., Percy (Percy Lewis), 215 E. 149th St. (51).
Lubitz, Lewis, 384 E. 149th St. (55).
Lynch, Edward J., 200 5th Ave. (10).
Mantovani, Albert A., 2626 E. Tremont Ave. (61).
Marquardt, A. H., 255 Quincy Ave.
Martin, Francis E., 2067 Broadway (23).
Martocci, George F., 1248 St. Lawrence Ave. (72).
Maslin & Co., Paul (Paul Maslin), 627 Courtland Ave. (51).
Mayer, Arthur, 349 E. 149th St.
Mazzetti, Frank, 305 E. Kingsbridge Rd. (58).
McCann, J. P., 369 E. 149th St. (55).
McNamara, Joseph T., 305 E. Kingsbridge Road (58).
McRickard, George T., 400 E. Fordham Rd. (58).
Michel, Henry, 1878 E. 177th St. (60).
Mintz, David, 369 E. 149th St. (55).
Modell, Mac, 6102 Riverdale Ave.
Mohr, William A., 1181 Morrison Ave.
Morgigno, Dan, 659 Crescent Ave. (58).
Moser & Co. Inc., Louis C. (Louis C. Moser), 1 W. 125th St. (27).
Moshman, William, 2239 Grand Concourse.
Murphy, Edward J., 3391 E. Tremont Ave. (61).
Murphy, Raymond C., 2360 Westchester Ave. (62).
Nason, Irving M., 384 E. 149th St., Rm. 401 (55).
Nehring, Frederich W., 1441 St. Nicholas Ave. (33).
O'Brien, Francis J., 2488 Grand Concourse (58).
O'Connor, Patrick Robert, 3330 Giles Pl. (63).
Ortiz, Hector A., 822 Westchester Ave.
Pagnoni, Alden L., %Heintz & Siegel, 1910 Webster Ave. (57).
Panaro, Robert J., 2488 Gr. Concourse (58).
Pedersen, Jacob O., 2270 Grand Concourse (57).
Perillo, Mario P., 4545 3rd Ave. (58).
Phelps Inc., Albert D. (Albert D. Phelps), 305 E. Kingsbridge Rd. (58).
Pilla, Isadore D., 1805 Williamsbridge Rd. (61).
Platzner Co., Jos. G. (Joseph G. Platzner), 145 E. 149th St. (51).
Preiss, L. H., 215 E. 149th St. (51).
Profetto, Vito J., 1270 Pugsley Ave. (61).
Rabine, Ernest, 1876 Andrews Ave. (53).
Ramos, Manuel, 845 Westchester Ave.
Resnick, Jack, 40 Vanderbilt Ave. (17).
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Rikelman, Nathan, 2485 Hughes Ave. (58).
Roche, Francis H., 340 E. 149th St. (51).
Roche, Gladys M., 340 E. 149th St.
Rose, David, 340 W. 58th St. (19).
Rosen, Leonard K., 3446 Boston Rd. (69).
Rubert, Walter F., 1274 Castle Hill Ave.
Rullman, Fred J., 1433 Edw. L. Grant Hwy. (52).
Russello, Richard T., 724 E. 241st St. (66).
Sabatiello, Anthony C., 547 E. 180th St. (57).
Samalot, Manuel, 1251 Boynton Ave. (72).
Sandford, Bernard I., 391 E. 149th St. (55).
Satriale, Gaudioso, 2499 Webster Ave. (58).
Scheele, George H. Jr., 748 Melrose Ave. (51).
Schellig, Charles, 235 E. 84th St.
Schlesinger, Ralph, 355 E. 198th St. (58).
Schoen, Harry, 100 5th Ave. (11).
Schwartz, Harry A., 1446 White Plains Rd. (60).
Schwing, Ludwig, 436 E. 155th St. (55).
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Doyle, Peter C., 2135 Caton Ave. (25).
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Feistel, Arthur, 193 Montague St. (2).
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Fisher, James B., 32 Court St. (2).
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Fontana, Charles J., 226 4th Ave.
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Gilligan, Henry, 1229 Flatbush Ave. (26).
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Goldman, M. Robert, 16 Court St. (1).
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Greenberg, Edward, 26 Court St. (1).
Greenvaid, Charles, 186 Broadway.
Gregory, Howard, 189 Montague St. (1).
Gretsch, Louis, 32 Court St. (1).
Grimaldi, Michael, 2110 Fulton St. (33).
Harris, Samuel, 130 Clinton St. (2).
Hart, Harold J., 480 76th St. (9).
Hazelwood, R. Preston, 760 Manhattan Ave. (22).
Heaney, James A. Jr., 189 Montague St. (1).
Hegeman, Bernard L., 130 Clinton St. (1).
Helman, Jack, 5018 Church Ave. (3).
Hempel, Charles G., 4820 4th Ave. (20).
Hempel ,Paul H., Equitable Savings & Loan Ass'n), 15 Willoughby St. (1).
Hilzinger, Walter C., 437 Ralph Ave. (33).
Horton, George S., 660 Fulton St. (17).
Howe, Edw. Haviland, 982 Fulton St. (16).
Hussey & Hoeh (Richard I. Hussey), 1541 Flatbush Ave. (10).
Jaret, David, 150 Montague St.
Jones, M. A., 189 Montague St. (1).
Kahner, Theodore V., 130 Clinton St. (2).
Katz, Jacob, 417 Utica Ave.
Kaufman Co., Leon (Leon Kaufman), 497 Atlantic Ave. (17).
Kawa, Charles A., 8317 3rd Ave.
Keely Realty Co., 189 Montague St. (1).
Kelsey, Melville A. Jr., 147 Broadway (11).
Keyes, Timothy J., 3017 Beverly Rd. (26).
Kiefer, Paul J., 1231 Flatbush Ave. (26).
Kingsbury, Edward J., 507 74th St. (9).
Kirschner, Saul, 189 Montague St. (1).
Koeppel, Harry, 16 Court St.
Koeppel, Lucia S., 44 Court St. (1).
Kreines, Irwin M., 16 Court St. (1).
Kutay, Samuel, 44 Court St. (1).
Lake, Jerome A., 2166 Nostrand Ave. (10).
Lake, John W., 304 86th St.
La Mura, Frank P., 248 Henry St. (1).
Lane, William A., 32 Court St. (2).
Lawrence Co., Sylvan (Sylvan Lawrence), 116 Nassau St., Manhattan (38).
Leary, Daniel F., Cor. Fulton & S. Oxford Sts. (17).
Lehman Co., Philip (Philip Lehman), 161 Pierrepont St. (1).
Lennard & Sons Inc. (Ralph B. Lennard), 26 Court St. (1).
Levin and Son Inc., Philip A. (Philip A. Levin), 959 Flatbush Ave. (26).
Levy, Albert, 44 Court St. (1).
Levy, Benjamin, 725 Nostrand Ave. (16).
Levy, Isadore, 50 Court St.
Levy, Nathan S., 311 Kingston Ave.
Lewis Realty, 26 Court St., Rm. 1211.
Lipshutz, Philip L., 316 Kingston Ave. (13).
Lochfelm, Robert Hugh, 397 Flatbush Ave.
Long, George L., 188 Montague St. (1).
Lotito, Joseph D. (Homeland Realty Corp.), 6203 Fort Hamilton Pkwy. (19).
Lubanko, David W., 924 Manhattan Ave.
Lyon, Michael, 154 Nassau St., Manhattan
Manzi, James B., 514 79th St.
Margolin, Akiba, 158 Remsen St. (1).
Martin, William H. (Bulkley & Horton), 660 Fulton St.

Marx, Leo J. (Brandenburger & Marx), 166 Montague St. (2).
Marx, William (Punio & Marx), 16 Court St.
Matrunola, Frank A., 6903 4th Ave.
Mayer, Jack, 527 Eastern Pkwy. (16).
McDonough, Eugene H., 6512 4th Ave. (9).
McKaigney, William A., 234 Flatbush Ave. (17).
McNamara, James J., 7308 3rd Ave. (9).
McQuillan, John D., 44 Court St. (1).
Mencone, Theresa E., 1176 Bushwick Ave.
Meyer, John D., 415 86th St. (9).
Moebus, Lillian R., 225 Broadway, N.Y.C. (7).
Mogelof, Simon, 383 Pearl St. (1).
Moratto, Anthony V., 625 Vanderbilt Ave.
Murty, Frank S., 48 Wall St., N.Y.C. (5).
Nelson Co. (Lawrence Nelson), 66 Court St. (1).
Newman, Max, 26 Court St.
Norrito, Peter, 226 Montrose Ave. (6).
O'Brien Inc., B. J., 26 Court St. (1).
O'Brien, John J., 32 92nd St. (9).
O'Brien Inc., M. C. (M. C. O'Brien, William G. O'Brien), 798 Nostrand Ave. (16).
O'Brien, William G., 798 Nostrand Ave.
Okin, Robert, 130 Livingston St. (1).
Orlian, Israel, 26 Court St.
O'Sullivan Inc., J. A. (John A. O'Sullivan), 1915 Ave. U (29).
Padula, Joseph H., 1556 Broadway (21).
Partrick, G. F. (George F. Partrick), 215 Montague St. (1).
Perlen, Benjamin, 10 Surrey Rd., University Gardens, Great Neck.
Prince, Matthew, Rm. 300, 44 Court St.
Punia, Charles, 16 Court St.
Purdy, Frederick A. (Purdy Management Corp.), 342 Madison Ave., N.Y.C. (47).
Quinn, Robert J., 215 Montague St. (1).
Rauff Realty (Abraham Rauff), 1591 Flatbush (10).
Rickerson, Charles E., 227 Flatbush Ave. (17).
Rigoulot, William A., 16 Court St.
Riker, I. Jerome, 562 5th Ave., N.Y.C. (36).
Risi, Emil F., 70 Hanson Place (17).
Roberts, Thomas F., 140 Remsen S. (2).
Robins Inc., Herman (Herman Robins), 962 Halsey St. (33).
Robinson, Robert C. Jr., 185 Montague St.
Rogovin, Louis M., 16 Court St. (1).
Rubin, David R., 223 Reid Ave.
Sackman, Warren A., 32 4th Ave. (17).
Saladino, William L., 158 Remsen St. (1).
Saltray, David J., 423 86th St.
Samuels Realty Co. Inc. (Michael Samuels), 541 Court St. (31).
Schiller, Otto R., 164 Remsen St. (1).
Schirrmeister, Andrew, 1364 Fulton St.
Schneier, Nat, 26 Court St. (1).
Schnitman, Benjamin, 44 Court St. (1).
Schult, Frederick E., 2088 Nostrand Ave. (10).
Seid, Irving, 503 Hempstead Tpke., West Hempstead, L.I.
Shaw, David, 215 Montague St. (1).
Sheafe Co. (Edward A. Sheafe), 629 Throop Ave. near Fulton St. (16).
Sieven, Louis I., 26 Court St.
Signorelli, Mary, 20 Westminster Rd. (18).
Silberstang, Louis, 4429 18th Ave.
Sklar, Albert, 4606 Ft. Hamilton Pkwy. (19).
Slomka Bros. Inc. (Sidney S.), 1878 86th St. (14).
Smalley, Jere, 835 Manhattan Ave. (22).
Smith, Samuel, 16 Court St. (1).
Soranno, Anthony, 57 Henry St.
Sprigade, Herman E., 694 Manhattan Ave. (22).
Stanton, William M., 16 Court St. (1).
Stein, Monroe D., 189 Montague St.
Stevenson, Anderson & Smart, 16 Court St. (1).
Sudakoff, Harry, 116-55 Queens Blvd., Forest Hills.
Swift, John B., 471 86th St. (9).
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Thomas, Walter T., 618 4th Ave. (15).
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Tritschler, Charles B., 166 Montague St. (1).
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Turner, George N., 431 5th Ave. (15).
Tutino & Co. Inc. (Ernest Tutino), 5415 5th Ave. (20).
Uhlinger & Sons, Charles (Charles V. Uhlinger), 426 Graham Ave. (11).
VanderVeer, Milton T., 51 Willoughby St.
Vaughan, Claudius C., 317 Sumner Ave. (24).
Vice, Celia M., 751 Flushing Ave. (6).
Von Glahn, Robert P., 747 Carroll St. (15).
Wagner, Robert D., 241 Crescent St.
Walther, George, 1615 Sheepshead Bay Rd.
Waterman Realty Co. (Edna M. Waterman), 215 Montague St. (1).
Weiss, Harold L., 1100 Bergen St. (16).
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Corcoran, Marie K., 4201 Main St. (21).
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Morris, Warren L., 33 Public Sq. (13).
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Reinart F. J., 17408 Lorain Ave. (11).
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Rogers, James F., 7022 Broadway (5).
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Rowland, John P., 4163 Mayfield Rd. (21).
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Klinger, Ernest C., 975 Studer Ave. (6).
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Marshall, Marvin T., 2719½ Cleveland Ave. (11).
Marshall, William B., 268 Chatham Rd. (14).
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Prineville—See Deschutes County.
Redmond—See Deschutes.
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Rockaway—See Tillamook County.
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branch office
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Hibbard, Earl, 8690 S.W. Canyon Rd., Portland.
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Nelson, C. Henry, S. 2nd Ave., Hillsboro.
Person, Jack, 238 S. 2nd St., Hillsboro.
Seabold, Jack N., 337 E. Main St., Hillsboro.
SNYDER, WILLIAM, P.O. Box 5147, Aloha.
Vincent, Art, 521 Main St., Tigard.
Waltz, Homer H., 1905 Pacific Ave., Forest Grove.

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Clairton—See Pittsburgh.
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Clearfield—See Tri-County.
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Cochranton—See Meadville.
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Colmar—See Central No. Pennsylvania.
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Connellsville—See Uniontown.
Conshohocken—See Norristown.
Coraopolis—See Pittsburgh.
Cornwells Heights—See Bucks County.
Corry—See Erie.
Crafton—See Pittsburgh.
Cresson—See Altoona.
Croydon—See Bucks County.
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Dravosburg—See McKeesport.
Drexel Hill—See Delaware County.
Dublin—See Bucks County.
Dubois—See Tri-County.
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Folsom—See Chester, Delaware County.
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Glen Moore—See Chester County.
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Glenolden—See Delaware County.
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Harleysville—See Central No. Pennsylvania.
Harvey's Lake—See Greater Wilkes-Barre.
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Haverford—See Main Line, Philadelphia.
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Honeybrook—See Chester County.
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Kingston—See Wilkes-Barre, Pittsburgh.
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Malvern—See Chester County.
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McAdoo—See Greater Hazleton.
McKeesport—See Pittsburgh.
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Milton—See Northumberland.
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Monaca—See Beaver County.
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Monroeville—See Pittsburgh.
Montgomery—See Philadelphia.
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Paoli—See Chester County.
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Pine Grove—See Schuylkill County.
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Point Carbon—See Pottsville.
Portland—See Easton.
Pottstown—See Norristown.
Pottsville—See Schuylkill.
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Punxsutawney—See Tri-County.
Quakertown—See Bucks County.
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Sweet Valley—See Wilkes-Barre.
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West Newton—See Monongahela Valley.
West Reading—See Reading.
West View—See Pittsburgh.
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Weyford—See Pittsburgh.
White Oak Heights—See Pittsburgh.
Wilkes-Barre—See Scranton.
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Willow Grove—See East Montgomery.
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Kline, Charles H. Jr., 513 Chew St.
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Fowler Realty, Joe, 8026 15th Ave. N.W. (7).
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Fransen, Walter C., 404 American Bldg. (4).
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Gay, Augusta S., 5912 14th Ave. N.W. (7).
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Peacha, Elizabeth, 1142 Market St. (7).
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Peck Realty Co., John, 5906 Phinney Ave. (3).
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Perking Realty, Frank, 6215 N.E. Bothell Way (55).
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Peterson, T. A., 2108 S.W. 152nd (66).
Peth, Kenneth, 575 Colman Bldg. (4).
Petrick Realty Co. (Paul W. Petrick), 7633 S.E. 27th St., Mercer Island.
Philbrook, John B., 16523 Aurora Ave. (33).
Picture-Floor Plans Inc., 7314 Aurora Ave. (3).
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Preferred Homes (Mildred Henry), 618 Broadway N. (2).
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Property Sales Co., 5012 Roosevelt Way (5).
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Robinson, Kenneth C., Reforma 20-302..

REPUBLIC OF PANAMA

Individual Member

Panama

Wolff, Herbert, Box 1198, Calle 5A No 22

SOUTH AFRICA

Individual Member

Capetown

Heller, Leonard J., P.O. Box 1538.

SOUTH AMERICA

BRAZIL

Individual Member

Sao Paulo

DeEston, Eng. Daro E., Caixa Economica Federal de Sao Paulo, Praca de Se, 111.

Venezuela

Individual Member

Caracas

Daly, James R., Edificio Galipan Oficina 4-A.

National Association of Home Builders

A vitally important arm of the real estate industry is NAHB. With the tremendous increase in cooperation between Realtors and builders and growing duplication of membership, this organization can provide valuable information and service for Realtors in the home building business or who sell houses for builder clients. This directory gives you the information sources for every facet of NAHB functions and services.

CLOSEST relative of NAREB, and now the second largest organization in the real estate industry, is the 37,000-member National Association of Home Builders.

Its meteoric rise has closely paralleled the boom in home building since the end of World War II, although NAHB's history can be traced back several years before that time.

In 1940, with George F. Nixon of Chicago its first president, NAHB had only 50 members. By 1943, the year of its merger with NAREB's Home Builders Institute, NAHB had 486 members, which, with the Realtor group, gave the new association a combined membership of more than 2,800. (The Home Builders Institute of NAREB was one of NAREB's first specialized organizations. Founded in 1923, it was first known as the Home Builders and Subdividers Division of NAREB.)

1956 NAHB EXECUTIVE COMMITTEE

Joseph B. Haverstick, Dayton, Ohio., President
George Goodyear, Charlotte, North Carolina, First Vice-President
Nels Severin, San Diego, California, Second Vice-President
Carl T. Mitnick, Merchantville, New Jersey, Treasurer
Martin L. Bartling, Jr., Knoxville, Tennessee, Secretary
Earl W. Smith, El Cerrito, California
George Arquilla, Chicago, Illinois
B. Lue Bettilyon, Salt Lake City, Utah
Harry Boswell, Washington, D.C.
Wilson Brown, Dallas, Texas
Seaborn P. Collins, Las Cruces, New Mexico
Irving Jordan, Los Angeles, California
Melvin E. Kimmey, Clayton, Ohio
Arthur Oman, Norwell, Massachusetts
August Rahlves, Oakland, California
Ben Wileman, Oklahoma City, Oklahoma
Perry Willits, Miami, Florida
Frank W. Cortwright, San Francisco, California (Honorary)
Nathan Manilow, Chicago, Illinois (Honorary)

During the past decade, NAHB has greatly expanded its activities and services, keeping pace with the phenomenal progress in home building. An aggressive, public-relations minded organization, NAHB crowned its efforts of the past ten years last fall with the opening of the National Housing Center in Washington, D.C. The Center will be permanent NAHB headquarters and will feature six floors of displays of products, materials and equipment plus a reference library, research center, and information and catalog service, press and public relations facilities.

NAHB operates through 263 local and state associations, and offers two basic memberships — builders; and individuals or companies whose activities are closely related to home building. Many Realtors, of course, are builder-

members; many others maintain associate memberships. Other associate members include architects, mortgage finance organizations, materials supply companies.

Publications

NAHB's basic publication is *Correlator* magazine. In addition to this, members receive a *Washington Letter*, edited by John M. Dickerman, executive director of NAHB. Last year NAHB also published the *Housing Almanac* ($2.00 per copy), a reference guide to basic facts about NAHB, government agencies, housing statistics and related subjects.

NAHB COMMITTEES

Research and Technical Division
Martin L. Bartling, Jr., Chairman
Research Institute — Ted Pratt, Chairman
Technical Committee — Harold Genrich, Chairman
FHA-VA Committee — George Pardee, Chairman
Community Facilities Committee — Harry Boswell, Chairman
Rehabilitation Committee — David Slipher, Chairman; Marvin Gilman, Vice-Chairman
Joint NAHB-Producers Council Committee — Bruce Blietz, Chairman
By-Laws Committee — Martin Bartling, Jr., Chairman

Governmental Affairs Division
George S. Goodyear, Chairman
Legislative Committee — George Goodyear, Chairman
Mortgage Finance Committee — Nels Severin, Chairman
Labor Committee — Earl Horttor, Chairman
Tax Studies Committee — Sylvanus Felix, Chairman
State Association Committee — Perry Willits, Chairman

Information Division
August Rahlves, Chairman
Public Relations Committee — Larry Winn, Jr., Chairman
Educational Committee — Ernest Norman, Jr., Chairman
Merchandising Committee — John Bauer, Chairman
One to Twenty Builders Committee — Ernest Zerble, Chairman
Business Management Committee — (To be appointed)

Operations Division
Carl T. Mitnick, Chairman
Regional Vice-Presidents Council (also Membership Committee) — John Jacobson, Chairman
Convention Committee — Leonard Frank, Chairman
"Correlator" Committee — Ernest Fritsche, Chairman
Finance Committee — Carl T. Mitnick, Chairman

NAHB REGIONAL VICE-PRESIDENTS' COUNCIL (1956)

Region No.		Region No.	
I	Armand J. Ferland 180 Armistice Blvd. Pawtucket, Rhode Island	XI	Wilson H. Brown 2711 Inwood Road Dallas 19, Texas
II	Charles M. Jaeger 124 Rockville Centre Long Island, New York	XII	Delbert Moulding 1294 - 34th Street Ogden, Utah
III	Clinton J. Bebell Erie, Pennsylvania	XIII	Miles V. L. Lantz 935 Sherman Street Denver 3, Colorado
IV	Stanley Waranch Post Office Box 9508 Norfolk 5, Virginia	XIV	Edward J. McClellan 5245 S. W. Shattuck Road Portland 19, Oregon
V	Cecil McCombs 216 Cabarrus Bank Building Kannapolis, North Carolina	XV	Irving C. Jordan 11773 San Vicente Blvd. Los Angeles 49, California
VI	E. A. "Gene" Baylis 315 Pharr Road, N.E. Atlanta 5, Georgia	XVI	Edwin W. Shaver 107 Fairmeade Road Louisville 7, Kentucky
VII	A. B. Stanbery 2374 Tremainsville Road Toledo 13, Ohio	XVII	J. W. "Bill" Underwood 255 East Pearl Street Jackson, Mississippi
VIII	George Arquilla, Sr. 10926 South Halstead Street Chicago 28, Illinois	XVIII	Marvin H. Volk Post Office Box 6277 Tucson, Arizona
IX	Redge A. Lainey 2438 West Lincoln Avenue Milwaukee 15, Wisconsin	XIX	John A. Jacobson Box 2 Rancho Cardova, California
X	James R. Leverett 909 Sixth Avenue Des Moines 14, Iowa	XX	Louis V. Bossert 4440 Nottingham Way Hamilton Square, New Jersey

NAHB INFORMATION

John M. Dickerman
Executive Director

Economics-Statistics ..... **Nathaniel H. Rogg**

General Counsel ..... **Herbert S. Colton**

National Housing Center ..... **Neal J. Hardy**

Convention Exposition ..... **Paul Van Auken**
(Convention and Exposition Office
111 West Jackson Blvd.
Chicago 4, Illinois)

Administrative Division ..... **Margaret F. Raynor**

Governmental Relations Division ..... **Joseph B. McGrath**
Labor ..... **Andrew P. Murphy**
Mortgage Finance ..... **Hugh Askew**

Public Relations Division ..... **Robert F. Loftus**
Radio and Television ..... **Janet Dayton**
Educational ..... **Elizabeth W. Robinson**
Correlator ..... **Stanley Baitz (Editor)**

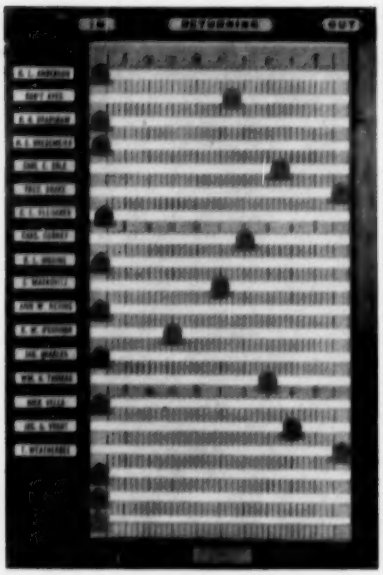
Membership and Field Service Division ..... **Jerome J. Madigan**

Technical and Research Division ..... **Ralph J. Johnson**
Housing Rehabilitation ..... **Mort Saber**

Convention Program ..... **Walton Onslow**

NAHB WASHINGTON HEADQUARTERS
National Housing Center
1625 L Street, N. W.
Washington 6, D. C.
REpublic 7-7435

Yes—we know—
—Well, here it is!



THE INANOUT REGISTER
you've been wanting at your switchboard.

Instantly shows who's IN, who's OUT-
and Time-of-Return
Used Everywhere
Praised Everywhere

SIZES and PRICES
THE INANOUT REGISTER
SPECIFY TIME WANTED
8:30 A.M. to 5:30 P.M. or
9:00 A.M. to 10:00 P.M.

5-Name (13 7/16" wide x 7½" high) $ 16.50
10-Name (13 7/16" wide x 12" high) 19.80
15-Name (13 7/16" wide x 16 1/16" high) 23.65
20-Name (13 7/16" wide x 20⅜" high) 26.40
25-Name (13 7/16" wide x 24⅝" high) 30.25
30-Name (25⅞" wide x 16 1/16" high) 38.50
40-Name (25⅞" wide x 20⅜" high) 49.50
50-Name (25⅞" wide x 24⅝" high) 60.50
60-Name (25⅞" wide x 28¼" high) 71.50

GUARANTEED to please or your money back.

WORKS FROM BOTH SIDES
In-and-Out staff works it from the front — the operator reads it from the back — instantly!

STRICTLY DE LUXE
Made from fine woods throughout and hand finished. Easily installed in many ways.

Order Today — Please enclose check.

THE HEIRLOOM COMPANY
P. O. Box 87 Kenmore 17, N. Y.

Directory of Prefabricated Home Manufacturers

This is the most up-to-date directory of virtually all home prefabricators in America. It includes the distribution area of 100 prefabricators and the address and phone number where you can get information on obtaining dealerships. The tremendous growth and potential of the prefabrication industry makes this directory of far-reaching significance to all real estate executives. From the information given you can easily determine which manufacturers will ship houses into your area. Practically all these companies need more dealers in their distribution areas and will welcome requests from real estate executives who are interested in dealerships for themselves or for their builder clients. When writing or telephoning these companies, be sure to mention you obtained their name from the JOURNAL's April 1956 Directory-Yearbook issue.

ALABAMA

Lumber Fabricators, Inc.
Trade name — LFI Homes
Fort Payne, Alabama
Ph: Fort Payne 610 or Chattanooga 6-0168
Trade area: All states east of Mississippi

ARKANSAS

Southern Cliff May Homes
Trade name — Cliff May Homes
Stamps, Arkansas
Ph: Stamps 3-4441
Trade area: Arkansas, Louisiana, Mississippi, Tennessee, Alabama and western Florida

CALIFORNIA

California Modular Homes, Inc.
Trade name — California Modular
3808 Astoria Street
Del Paso Heights (Sacramento County), California.
Ph: WA-5-3574 - 3575
Trade area: 500-mile radius of plant

Cliff May
Trade name — Cliff May Homes
815 Moraga Drive
Los Angeles 49, California
Ph: Granite 2-9576
Trade area: California, Arizona and southern Nevada

Westway Homes, Inc.
Trade name — Westway Homes
4300 El Camino Real
Los Altos, California
Ph: Whitecliff 8-1057
Trade area: California, Nevada, Oregon, Arizona, New Mexico, Utah, Colorado, Idaho, Washington

COLORADO

Burns Construction Company
Trade name — Cliff May Homes
Burns Vault Building
Denver 2, Colorado
Ph: Acoma 2-2651
Trade area: Colorado, Wyoming and New Mexico

CONNECTICUT

Fabricators, Inc.
Trade name — (no trade name used)
132 Water Street
South Norwalk, Connecticut
Ph: Volunteer 6-3361
Trade area: 400-mile radius of plant

Federal Homes Corporation
Trade name — Federal Homes
Canaan, Connecticut
Ph: Taylor 4-5358
Trade area: eastern United States

Norge Cottages, Inc.
Trade name — Norge Cottages
Canaan, Connecticut
Ph: Taylor 4-5358
Trade area: eastern and central United States

FLORIDA

Florida Builders, Inc.
(See ad on page 438)
Trade name — Florida Builders
700 - 43rd Street South
St. Petersburg, Florida
Ph: 7-0158
Trade area: Florida

GEORGIA

Knox Corporation
Trade name — Knox Homes
Thomson, Georgia
Ph: 540
Trade area: Alabama, Florida, Georgia, Tennessee, South Carolina, North Carolina, Virginia

Yetter Homes, Inc.
Trade name — Yetter Homes
P.O. Box 505
Savannah, Georgia
Ph: 4-3663
Trade area: Florida, Georgia, South Carolina, North Carolina, Virginia

ILLINOIS

W. G. Best Homes Company, Inc.
(See ad on page 40)
Trade name — Best Homes
Effingham, Illinois
Ph: 1600
Trade area: 500-mile radius of plant

Douglas Homes Company
Trade name — Douglas Homes
Box 34, 1830 North Grand East
Springfield, Illinois
Ph: 4-2739
Trade area: 300-mile radius of plant

Five Star Homes, Inc.
Trade name — Five Star Homes
P.O. Box 224
Rome, Illinois
Ph: Chillicothe 670
Trade area: 300-mile radius of plant

GBH-Way Homes, Inc.
(See ad on page 437)
Trade name — Home-Way TM
Bureau County
Walnut, Illinois
Ph: 231
Trade area: 400-mile radius of plant

Midwest Homes, Inc.
Trade name — Midwest Homes
P.O. Box 505
Mattoon, Illinois
Ph: 7417
Trade area: Middle West and all eastern states

Tilton Homes Corporation
Trade name — Tilton Homes
100 East 4th Avenue
Rochelle, Illinois
Ph: 645
Trade area: 200-mile radius of plant

NOTE

There are two major points to bear in mind when using this directory:

1) This Directory defines "prefabrication" in the broad sense of the term. Many of the companies listed use other manufacturing techniques which are of basic importance to their operation.

2) In general, the trade areas described mean that these companies can operate competitively only within their specified trade area.

At Last . . . .

A simplified and revolutionary **Residential Cost Estimating System** has been engineered, tested and perfected for Accurate and Rapid Residential Appraisals.

Developed and patented by a firm of valuation engineers with more than 30 years experience in county and municipal revaluations for tax purposes.

What Others Say . . . .

REALTORS and APPRAISERS

"I like your residential cost estimation system and the building cost slide rule. They really work and think. I am particularly intrigued by the underlying grading and sorting of variables that no one has time to handle properly or to keep under disciplined control when he estimates residential house costs with tablet and paper.

"Don't let anyone tell you the slide rule merely makes your calculations. It does much more. It forces you to take account of factors that vary on curves instead of straight lines — the principal one being, of course, the square foot cost unit itself as floor area changes.

"I intend to use the system hereafter as one of my principal and most effective valuation tools."

Fredrick M. Babcock
Real Estate Consultant and Valuator

"I have had the opportunity to thoroughly test, in the field, your Residential Building Cost Slide Rule, together with the manual entitled 'Simplified Residential Cost Estimating.'

"The two appraiser's tools represent the most significant improvement in speeding up residential cost estimating in the thirty-five years I have been engaged in valuation work.

"No real estate appraiser — or broker, for that matter — who deals with the square-foot method of estimating, can afford to be without them."

Arthur A. May
Realtor-Valuation Consultant

BUILDING CONTRACTOR

"I have found from experience that the Slide Rule renders two services, to-wit: (1) it furnishes a quick appraisal from building plans and (2) it gives me a check on an estimate when rendering a firm bid."

Jack H. Monroe
Atlanta Builder & Designer

VALUATION ENGINEER

"The Joint City-County Board of Tax Assessors of Atlanta, Georgia, and Fulton County have, as you know, adopted your 'Simplified Residential Cost Estimating' system, including the slide rule, for use in appraising residential buildings for tax purposes.

"Having many times tested the system against actual cost of construction, we find it to be very accurate and, at the same time, simple enough to be used by the laymen.

"Compared with other older methods of estimating residential building cost, we find that this system saves us greatly in both time and manpower; this being very essential in the operation of a tax assessor's office.

A. Clyde Cawthon, Valuation Engineer
Atlanta, Georgia, Fulton County
Joint City-County Board of Tax Assessors

HUNNICUTT & ASSOCIATES
VALUATION ENGINEERS

41 Fourth St. So. — St. Petersburg, Fla.

1429 Peachtree St. NE — Atlanta, Ga.

Write for descriptive brochure.

INDIANA

Allen Industries, Inc.
Trade name — Allen Homes
Baer Field
Fort Wayne, Indiana
Ph: Kenmore 4917
Trade area: Indiana, Ohio, Illinois, Michigan, Wisconsin, Missouri, Kentucky, Pennsylvania

Colpaert Homes, Inc.
Trade name — Colpaert Homes
218 Sherland Building
South Bend 1, Indiana
Ph: CE 3-5108
Trade area: Indiana, Illinois, Ohio, Michigan, Wisconsin

General Homes
Division of General Industries, Inc.
Trade name — Scotsman
3033 Wayne Trace
Fort Wayne, Indiana
Ph: Kenmore 6221
Trade area: midwestern states

Manor Homes of America, Inc.
Trade name — Manor Homes or builder's own local name
Box 167
Crown Point, Indiana
Ph: Hobart 1260
Trade area: 500-mile radius of plant

National Homes Corporation
Trade name — National Homes
Earl Avenue
Lafayette, Indiana
Ph: 2-0021
Trade area: All states east of Continental Divide

New Century Homes, Inc.
(See ad on page 30)
Trade name — New Century Homes
Lafayette, Indiana
Ph: 2-0171
Trade area: Indiana, Illinois, Ohio, Michigan, Wisconsin, Kentucky, West Virginia

Place Homes, Inc.
Trade name — Place Homes
1212 South Walnut
South Bend 21, Indiana
Ph: Atlantic 8-1471
Trade area: Wisconsin, Iowa, Illinois, Indiana, Michigan, Ohio, Pennsylvania

Precision Homes
Division of Acme Building Materials, Inc.
Trade name — Precision Homes
5235 Winthrop Avenue
Indianapolis, Indiana
Ph: Glendale 9201
Trade area: Illinois, Ohio, Michigan, Kentucky, Indiana

Richmond Homes, Inc.
Trade name — Richmond Homes
Sheridan and N.W. "L" Streets
Richmond, Indiana
Ph: 8-1636
Trade area: 800-mile radius of plant

United States Steel Homes, Inc.
(See ad on page 8)
Trade name — United States Steel Homes
Market Development Division
New Albany, Indiana
Ph: 4-7711
Trade area: entire United States excluding far southern states and West Coast

IOWA

Kozy Manufacturing Company
Trade name — Kozy
Exira, Iowa
Ph: 308
Trade area: Iowa, Illinois, Wisconsin, Minnesota, Nebraska, Missouri, Indiana, South Dakota, Kansas

KANSAS

Standard Homes, Inc.
Trade name — Star Line, Style Line
4400 Roe Boulevard
Kansas City 3, Kansas
Ph: Kendall 2-0200
Trade area: Missouri and Kansas

Wadsworth Homes, Inc.
Trade name — Wadsworth Homes
2949 Chrysler Road
Kansas City, Kansas
Ph: Atwater 1-9805
Trade area: Nebraska, Kansas, Missouri, Iowa, Illinois

KENTUCKY

Empire Homes Corporation
Trade name — Empire Homes
P.O. Box 35, Station H
Louisville 11, Kentucky
Ph: Spring 4-2371
Trade area: 300-mile radius of plant

Fairlane Homes, Inc.
Trade name — Fairlane Homes
489 Roberts Avenue
Louisville 14, Kentucky
Ph: Emerson 8-1667

PROFIT-MAKING HOMES OF *Beauty!*

Designed by leading architects for families in every income group, Lesco Homes provide your greatest profit opportunity on today's home-buying market. Available in over 30 different styles — with two, three and four bedrooms — every Lesco Home is created for beauty and maximum utility . . . "living-planned" with built-in kitchens, roomy closets, storage space galore! Top-quality famous-name materials are used throughout, precision-cut and assembled in sectional form at our plant and shipped direct to you for erection at less trouble, less cost. For a complete development or a single unit, Lesco Homes offer you and your customers the sale-closing combination of distinctive styling, living-planned interiors, superior construction, greatest dollar-for-dollar value. All Lesco Homes have been approved without question for FHA, VA and conventional loans.

Write today for full details on why hundreds of realtors and builders today *look to Lesco* for homes of modern charm at modest cost. Write, Dept NR-4

LESCO HOMES ARE PRICED TO SELL FROM $7,000 to $25,000

Lesco HOMES MARTINSVILLE VA.

ONE OF THE SOUTH'S LARGEST MANUFACTURERS OF HOMES...

Serving and selling builders in Virginia, North and South Carolina, District of Columbia, Maryland, Delaware, Tennessee and Georgia.

Trade area: Kentucky, Tennessee, Illinois, Wisconsin, Michigan, Indiana, Ohio

LOUISIANA

Crawford Corporation
Trade name — Crawford Homes
2019 North Third Street (P.O. Box 989)
Baton Rouge, Louisiana
Ph: 4-1561
Trade area: South, Southeast, Southwest

MARYLAND

Dixie Homes
Trade name — Dixie Homes
Upper Marlboro, Maryland
Ph: Market 7-3901
Trade area: 300-mile radius of plant

Golden Key Homes, Inc.
Trade name — Golden Key Homes
Annapolis Jct., Howard City, Maryland
Ph: Elkridge, Md., 888
Trade area: 500-mile radius of plant

Maryland Housing Corporation
Trade name — Maryland
5215 Southwestern Boulevard
Baltimore 27, Maryland
Ph: Arbutus, Md., 1493
Trade area: Maryland, Pennsylvania, Delaware, Virginia

Precision Built Homes
Trade name — Precision Built Homes
Milford Mill Road and W.M.R.R.
Baltimore 8, Maryland
Ph: Hunter 6-7000
Trade area: 100-mile radius of plant

NOTE

There are two major points to bear in mind when using this directory:

1) This Directory defines "prefabrication" in the broad sense of the term. Many of the companies listed use other manufacturing techniques which are of basic importance to their operation.

2) In general, the trade areas described mean that these companies can operate competitively only within their specified trade area.

MASSACHUSETTS

Hodgson Houses, Inc.
(See ad on page 22)
Trade name — Hodgson Houses
Dover, Massachusetts
Ph: Dover 8-0057
Trade area: New England, New York, New Jersey

Techbuilt, Inc.
Trade name — Techbuilt
55 Brattle Street
Cambridge 38, Massachusetts
Ph: University 4-2380
Trade area: United States

MICHIGAN

Michigan Lumber Fabricators, Inc.
Trade name — Michigan Homes
Elkton, Michigan
Ph: 32
Trade area: 300-mile radius of plant

Modern Homes Corporation
Trade name — Modern Homes
14507 West Warren Avenue
Dearborn, Michigan
Ph: Luzon 4-1550
Trade area: National except Deep South and Far West

28 POPULAR DESIGNS

Fast-selling, profitable
PRECISION-MADE
Time-proved ... more than 10 years experience

Model 405 — Overall Size 26' x 56' 10" — 3 Bedrooms, 1089 sq. ft. floor area, 21,780 cu. ft., wood, brick or stone finish.

Hundreds of variations

You'll be amazed at the flexibility of Admiral's architect-designed homes! They're beautiful outside and in — just packed with customer appeal. Exceedingly livable, these spacious designs go up faster and are completed more quickly than you can ever imagine, thanks to Admiral's scientific planning. Use the coupon below . . . let us show you how you can reduce your overhead, enjoy increased profits and faster turnover.

RANCH STYLES
CAPE CODS
BUNGALOWS
SPLIT LEVELS
CONTEMPORARIES
TWO STORIES

Admiral Homes Inc.
Architect-Designed Factory-Built

phmi

Write today for details . . .

Admiral Homes, Inc.
305 Mt. Lebanon Blvd., Pittsburgh 34, Pa.

Yes, I'm interested in learning more about profit-making Admiral Homes. Please send me further details. I build an average of _____ homes a year.

Name _____
Address _____
City _____ Zone _____
County _____ State _____

HERE IS THE PRE-FAB BUILDER'S BEST BUY!

Internationals X-42 Special

- 42' x 24' on foundation!
- 4 bedrooms at small home cost!
- 2-foot overhang all the way round!

3 PACKAGE DEALS FOR YOU

1. Basic shell only
2. Basic shell plus trim package
3. Shell, trim package, plus complete Youngstown Kitchen.

WRITE TODAY FOR COMPLETE INFORMATION!

International Homes
MINERAL RIDGE, OHIO

3096 MAHONING AVE. • YOUNGSTOWN, OHIO

Security Homes Manufacturing Company
Trade name — Security Homes
1337 King Highway
Kalamazoo, Michigan
Ph: 4-6117
Trade area: 150-mile radius of plant

Semico, Inc.
Trade name — "The Semico System of Building"
Box 3
Seney, Michigan
Ph: 1F5
Trade area: 450-mile radius of plant

Service Home Manufacturing Company
Trade name — Service Homes
395 - 54th Street S. W.
Grand Rapids, Michigan
Ph: Cherry 1-5673
Trade area: 300-mile radius of plant

Universal Homes, Inc.
Trade name — Universal Homes
3500 Guardian Building
Detroit 26, Michigan
Ph: Woodward 1-5929
Trade area: 350-mile radius of Detroit

MINNESOTA

M. Capp Manufacturing Company
Trade name — Capp Homes
1143 DuPont Avenue North
Minneapolis, Minnesota
Ph: Aldrich 7601
Trade area: Montana, North and South Dakota, Kansas, Indiana, Iowa, Missouri, Wisconsin, Minnesota, Illinois

Cross Lumber Products, Inc.
Trade name — Cliff May Homes
9251 Nicollet Avenue
Bloomington 20, Minnesota
Trade area: Minnesota, North and South Dakota and northern Wisconsin

Northern Homes & Lumber Company
Trade name — Northern Homes
6200 Wayzata Boulevard
Minneapolis, Minnesota
Ph: Orchard 5-5691
Trade area: North and South Dakota, Minnesota, Wisconsin, Iowa

Page & Hill Homes, Inc.
Trade name — Page & Hill Homes
Shakopee, Minnesota
Ph: Shakopee 655
Trade area: Montana, North Dakota, South Dakota, Wyoming, Colorado, Kansas, Missouri, Illinois, Iowa, Wisconsin, Nebraska, Indiana, upper Michigan, Minnesota

MISSOURI

Home Building Corporation
Trade name — Home Building Corporation Homes
303 North Park Avenue
Sedalia, Missouri
Ph: 4-5501
Trade area: Missouri, Kansas, Nebraska, Iowa, Illinois, Oklahoma, Arkansas

Modular Homes, Inc.
Trade name — Modular Homes
Barrett Station and Dougherty Ferry Roads
Kirkwood 22, Missouri
Ph: Yorktown 5-1640
Trade area: 600-mile radius of plant

Wilson Homes, Inc.
Trade name — Wilson Homes
St. Charles and Taussig Roads
Robertson, St. Louis County, Missouri
Ph: Pershing 1-1335
Trade area: 300 to 500-mile radius of plant

NEBRASKA

Permco Manufacturing Company
Trade name — Perma-Bilt
Peru, Nebraska
Ph: 2451
Trade area: 500-mile radius of plant

NEW JERSEY

Plymouth Homes, Inc.
Trade name — Plymouth Homes
395 Long Avenue
Hillside, New Jersey
Ph: Murdock 8-6500
Trade area: New Jersey predominantly

Presidential Homes, Inc.
(See ad on page 20)
Trade name — Presidential Homes
Arneys Mount Road
Pemberton, New Jersey
Ph: Pemberton 8011
Trade area: 300-mile radius of plant

NEW YORK

Alleghany Homes Corporation
Trade name — Alleghany
26 Copeland Avenue
Homer, New York
Ph: Pioneer 6-3252
Trade area: New York, New England, New Jersey, Pennsylvania, Maryland, eastern part of Ohio

American Houses, Inc.
(See ad on page 15)
Trade name — Each model has individual name
165 West 46th Street
New York 36, New York
Ph: Plaza 7-6100
Trade area: Massachusetts, New York, Pennsylvania, New Jersey, Delaware, Connecticut, District of Columbia, Maryland, Virginia, North and South Carolina, Tennessee, Georgia

Bush Prefabricated Structures, Inc.
Second Street
Huntington Station, New York
Ph: Huntington 4-0014
Trade area: 350-mile radius of New York City

Ivon R. Ford, Inc.
Trade name — Ford Factory Built Homes
McDonough, New York
Ph: 301
Trade area: New York, New England, Pennsylvania

General Homes, Inc. (Wholesale manufacturers of prefabricated components for prefabricators, architects and distributors)
Second Street and Lenox Road
Huntington Station, New York
Ph: Huntington 4-0014
Trade area: 300-mile radius of plant

OHIO

Continental Homes, Inc.
Trade name — Continental Homes
1800 State Line Road
Toledo 12, Ohio
Ph: Temperance, Michigan - 255
Trade area: 350-mile radius of plant

Expan Homes, Inc.
Trade name — Expan Homes
15411 Chatfield Avenue
Cleveland 11, Ohio
Ph: Winton 1-6900
Trade area: east of Mississippi River

Huber Homes
Division of H. C. Huber Construction Company, Inc.
Trade name — Huber Homes
921 East Stroop Road
Dayton 9, Ohio
Ph: Oxmoor 3597
Trade area: 500-mile radius of Dayton

Independent Lumber Company
Trade name — Heritage Homes
19620 Nottingham Road
Cleveland, Ohio
Ph: Ivanhoe 1-2000
Trade area: 500-mile radius of plant

Inland Homes Corporation
(See ad on page 2)
Trade name — Inland Homes
501 South College Street
Piqua, Ohio
Ph: 3880
Trade area: northeastern and north central United States.

International Homes, Inc.
(See ad on page 436)
Trade name — International Homes
3896 Mahoning Avenue
Youngstown, Ohio
Ph: Sweetbriar 9-1110
Trade area: 500-mile radius of plant

NOTE

There are two major points to bear in mind when using this directory:

1) This Directory defines "prefabrication" in the broad sense of the term. Many of the companies listed use other manufacturing techniques which are of basic importance to their operation.

2) In general, the trade areas described mean that these companies can operate competitively only within their specified trade area.

Metropolitan Homes, Inc.
Trade name — Metropolitan Homes
721 West Columbia Street
Springfield, Ohio
Ph: Fairfax 5-3240 and Fairfax 5-2021
Trade area: Ohio, southern Michigan, Indiana

Midwest Houses, Inc.
Trade name — Midwest
P.O. Box 334
Mansfield, Ohio
Ph: KL-5746
Trade area: Ohio, Pennsylvania, Kentucky, Maryland, Michigan, Indiana, New York, West Virginia.

Pana House, Inc.
Trade name — Pana
18320 Lanken Avenue
Cleveland, Ohio
Ph: Kenmore 1-3664
Trade area: Ohio

Pease Woodwork Company, Inc.
Trade name — Pease Homes
900 Forest Avenue
Hamilton, Ohio
Ph: Twinbrook 4-6583
Trade area: 500-mile radius of plant

Ranch Western Homes
Division of Scholz Homes, Inc.
(See ad on page 27)
Trade name — Ranch Western
2001 North Westwood
Toledo 7, Ohio
Ph: Franklin 1601
Trade area: entire United States east of Rockies excluding Florida

Ray-Mel Homes, Inc.
Trade name — Custom Fabricators
500 North Stanwood Road
Columbus, Ohio
Ph: Fairfax 3119
Trade area: 200-mile radius of plant

Scholz Homes, Inc.
Trade name — California Contemporary
2001 North Westwood
Toledo 7, Ohio
Ph: Franklin 1601
Trade area: entire United States east of Rockies excluding Florida

Style-rite Homes Corporation
Trade name — Style-rite
659 Marion Road
Columbus 7, Ohio
Ph: Hickory 3-4656
Trade area: east of Mississippi and some areas west of Mississippi

Offer Luxury Living at Low Cost! Perfect for "Unusual" Lots!

Look at all the room you have to sell in these all new, distinctively modern, custom designs by Homeway! Now you can offer the luxury of space at the cost of a much smaller conventional house.

These are not ordinary "split levels." They're architect-designed to solve the problems of a sloping or "unusual" lot — to give more house on a small lot — to sell the families that need more space on a limited budget.

Our Design Department can fit these spacious but compact 3 and 4 level designs into your sales program. Write for new folder, floor plans, prices, and franchise information on split-level, basic and ranch models.

GBH-WAY HOMES, INC.
DEPT. J, WALNUT, ILL.

Thyer Manufacturing Corporation
Trade name — Thyer Homes
2857 Wayne Street
Toledo 9, Ohio
Ph: Elgin 2591
Trade area: all states east of the Mississippi plus Texas and Arkansas

Weakley Manufacturing Company
Trade name — Weakley Custom Built Homes
South 26th and Buckeye Avenue
Newark, Ohio
Ph: Diamond 4-2131
Trade area: 1000-mile radius of plant

OKLAHOMA

Southern Mill & Manufacturing Company
Trade name — Sturdybilt
P.O. Box 1087
Tulsa, Oklahoma
Ph: Luther 5-5611
Trade area: mid-continent states

PENNSYLVANIA

Admiral Homes, Inc.
(See ad on page 435)
Trade name — Admiral Homes
300 Mt. Lebanon Boulevard
Pittsburgh 34, Pennsylvania
Ph: Locust 3-0090
Trade area: 500-mile radius of plant

Crestwood Homes Company
Trade name — Crestwood Homes
P.O. Box 311
Greenville, Pennsylvania
Ph: Transfer, Pa., 6-4444
Trade area: 300-mile radius of plant

Franklin Thrift Homes, Inc.
Trade name — Franklin Thrift Homes
Box 631
State College, Pennsylvania
Ph: Adams 8-6761
Trade area:

Lincoln Homes Company
Trade name — Lincoln Homes
Belle Vernon, Pennsylvania
Ph: 1502
Trade area: 250-mile radius of plant

E. R. Noll
Trade name — Cliff May Homes
R.D. 3 - Rural Box 723
Lancaster, Pennsylvania
Ph: Landisville 6211
Trade area: Pennsylvania, New Jersey, Maryland, Delaware, New York, New England States and northern Virginia

Northern Homes of Pennsylvania, Inc.
Trade name — Northern Homes
1634 Union Boulevard
Allentown, Pennsylvania
Ph: Hemlock 3-5411 and 5-9544
Trade area: 600-mile radius of plant

Swift Homes, Inc.
Trade name — Swift
1 Chicago Avenue
Elizabeth, Pennsylvania
Ph: Elizabeth 1250
Trade area: all states east of Mississippi

TENNESSEE

Fairhill, Inc.
Trade name — Fairhill Builders Package
2165 South Latham Street
Memphis, Tennessee
Ph: WH 8-2652
Trade area: 700-mile radius of plant

TEXAS

Cooper Homes, Inc.
Trade name — Cooper Homes
820 Cleveland
Amarillo, Texas
Ph: Drake 3-6431
Trade area: 700-mile radius of plant

NOTE

There are two major points to bear in mind when using this directory:

1) This Directory defines "prefabrication" in the broad sense of the term. Many of the companies listed use other manufacturing techniques which are of basic importance to their operation.

2) In general, the trade areas described mean that these companies can operate competitively only within their specified trade area.

Fabricon
Trade name — Fabricon Homes
4601 East Fifth Street
Austin, Texas
Ph: Greenwood 2-5190
Trade area: Louisiana, Arkansas, Oklahoma, New Mexico, Texas

H. Leslie Hill Enterprises
Trade name — Cliff May Homes
101 Walnut Hill Village
Dallas 9, Texas
Ph: Elmhurst 6491
Trade area: Texas

Southwest American Houses, Inc.
Trade name — Southwest American Houses
P.O. Box 16
Houston 1, Texas
Ph: Underwood 9-2451
Trade area: Texas and Louisiana

Texas Housing Company
Trade name — Engineered, Panelized and Precut Homes
9003 Denton Drive
Dallas 9, Texas
Ph: Dixon 2601
Trade area: Texas, Oklahoma, Kansas, New Mexico, Colorado, Louisiana, Arkansas

UTAH

Ranch House Engineers
Trade name — Cliff May Homes
P.O. Box 1957
Salt Lake City, Utah
Ph: Salt Lake 6-9609
Trade area: Utah, eastern Idaho, northern Nevada

VIRGINIA

Lester Brothers, Inc.
(See ad on page 434)
Trade name — Lesco Homes
Roanoke Road - P.O. Box 751
Martinsville, Virginia
Ph: 5677
Trade area: 400-mile radius of plant

WASHINGTON

Briggs Manufacturing Company
Trade name — Cliff May Homes
8508 Briggs Lane, S.W.
Tacoma 99, Washington
Ph: Lakewood 5227
Trade area: Washington, Oregon, Montana, Alaska, British Columbia, western Idaho

Loxide Structures
Trade name — Loxide Structures
9004 South 19th Street
Tacoma, Washington
Ph: Proctor 3531
Trade area: 2500-mile radius of plant

Florida Builders, Inc.

SELL

MORE
PREFAB HOMES
IN FLORIDA
THAN ALL OTHER
PREFABRICATORS COMBINED!

To learn WHY — write for 76 page FREE catalog to Prospective . . .
BUILDER—DEALERS

Florida Builders, Inc.
Dept. REB - P.O. Box 175 St. Petersburg, Florida

Prefabricated Products Company, Inc.
Trade name — (Prefabricated components for farms, homes and other buildings)
P.O. Box 606
Kirkland, Washington
Ph: Van Dyke 2345
Trade area: United States, Alaska, Canada and for export

Virginia Lee Homes, Inc.
Trade name — Virginia Lee Homes
Box 606
Kirkland, Washington
Ph: Van Dyke 2345
Trade area: all states west of Mississippi

West Coast Mills
Trade name — Farwest Homes
555 State Street
Chehalis, Washington
Ph: Sherwood 8-3351
Trade area: all states west of the Mississippi plus Wisconsin, Illinois, Michigan, Indiana, Ohio

WEST VIRGINIA

The Scott Lumber Company
Trade name — Scott Homes
2315 National Road
Wheeling, West Virginia
Ph: Woodsdale 3225
Trade area: 200-mile radius of plant

WISCONSIN

Harnischfeger Homes, Inc.
Trade name — P&H Homes
22 North Spring Street
Port Washington, Wisconsin
Ph: 611
Trade area: Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Ohio, North Dakota, South Dakota, Wisconsin

Unit Structures, Inc.
Trade name — Unit Constructed Homes
Peck Avenue
Peshtigo, Wisconsin
Ph: 4545
Trade area: 600-mile radius of plant

Directory of Associations Related to the Real Estate Industry

Many organizations in fields related to real estate have valuable information and services of interest to real estate executives. Here is a directory of the most closely-related associations with a brief statement of their purposes, publications related to real estate and name and address of the officer who will be glad to furnish you with information on membership, prices of publications and services.

APPRAISING

American Society of Appraisers — a national organization of appraisers and valuation engineers for real and personal property. Promotes fellowship among appraisers, exchange of ideas, appraising as a profession; sets up standards of ethics and performance; gains recognition for members; establishes members' status as expert witness; awards a professional designation to qualified members

Publications — "Technical Valuation" magazine. $5 a year. Published February, June, October. "Appraisal and Valuation Manual." $15. First edition September 1955, 445 pages.

Information — Edmund Leet, National Secretary-Treasurer, 701 Colorado Building, Denver 2, Colorado.

American Society of Farm Managers and Rural Appraisers — establishes and maintains sound professional farm management and rural appraisal service. Supports agricultural education and research; holds training schools; awards Accredited Farm Manager and Accredited Rural Appraiser designations to qualified members.

Publications — "The Journal." $1.50 a year. Published April and October.

Information — H. E. Stalcup, Secretary-Treasurer, Stalcup Agricultural Service, Storm Lake, Iowa.

Society of Residential Appraisers — an international, independent organization whose members are interested in its educational aspects or in the professional endorsement of its Senior membership classification. It operates through monthly meetings of 102 local chapters.

Publications — "The Review" magazine. $7.50 a year. Published monthly. "Appraisal Guide." Primer on appraisal fundamentals. 48 pages.

Information — James V. Morgan, Executive Secretary, Society of Residential Appraisers, 221 N. LaSalle Street, Chicago 1, Illinois.

FINANCIAL

Mortgage Bankers Association of America — encourages sound business practices in the making, marketing and servicing of real estate mortgage loans; informs members of changes of mortgage laws and of pending legislation; cooperates with public and private agencies to establish sound real estate appraisal practices; sponsors meetings to discuss real estate mortgage problems.

Publications — "The Mortgage Banker" monthly magazine. $4 a year. "Mortgage Banking" textbook, edited by Pease and Cherrington. "Mortgage Servicing," manual by Dehuszar.

Information — George H. Patterson, Secretary-Treasurer, Mortgage Bankers Association of America, 111 West Washington Street, Chicago 2, Illinois.

National Association of Mutual Savings Banks — promotes cooperation among mutual savings banks in the United States; advances interests of depositors, fosters exchange of information and research to promote the mutual savings bank system.

Publications — "Mutual Savings Banking," monthly bulletin. "Mortgage Loan Survey," annual report issued to members.

Information — John W. Sandstedt, Executive Secretary, National Association of Mutual Savings Banks, 60 E. 42nd Street, New York 17, New York.

National Savings and Loan League — national organization of savings and loan, building and loan and similar institutions. Provides members with up-to-the-minute data on government actions and tax, financial and building matters; fosters ex-

change of information; places savings and loan "thinking" before Congress and the Federal Home Loan Bank Board; holds schooling sessions for members.

Publications — "The Journal," monthly magazine.

Information — Arthur E. Mielke, Director of Publicity, National Savings and Loan League, 907 Ring Building, 18th and M Streets, N. W., Washington 6, D. C.

United States Savings and Loan League — a national service organization to advance the interests of savings and loan associations and cooperative banks; to help promote thrift; to encourage private investment in home purchase; to improve business methods and statutes and regulations affecting savings and loans.

Publications — "Savings and Loan News" magazine. $4 a year. Published monthly. "The Story of the United States Savings and Loan League" informational brochure. "Savings and Loan Fact Book" containing data on savings and home financing. Other bulletins and services to members include "Confidential Bulletin," "Washington Notes," "Quarterly Letter," "Special Management Bulletins," "Legal Bulletins," "Directors Digest," "Savings and Loan Annals," "Membership Directory," "Policies," "Federal Guide."

Information — Norman Strunk, Executive Vice-President, U. S. Savings and Loan League, 221 N. LaSalle Street, Chicago 1, Illinois.

MANAGEMENT

National Association of Building Owners and Managers — an organization of owners, operators and managers of commercial and other types of buildings. Promotes the advancement of building operation methods through experience exchanges and meetings.

Publications, Services — "Office Building Experience Exchange Report." $10. Published annually. Summarizes all types of building operations and their comparative costs within and among major cities.

Information — National Association of Building Owners and Managers, 134 S. LaSalle Street, Chicago 3, Illinois.

LICENSE LAWS

National Association of License Law Officials — a federation of real estate license law officials for the better administration and enforcement of real estate license laws in the several states, territories, possessions and provinces in the United States and Canada. Promotes and conducts educational programs to increase efficiency of service and protection to the public. Works with other groups whose aims are similar. Disseminates information for administering and enforcing licensing measures and conducts research on license law matters.

Information — Robert W. Semenow, Secretary-Treasurer, NALLO, 603-5 Berger Building, Pittsburgh, Pennsylvania.

PLANNING AND ZONING

American Society of Planning Officials — membership is open to planning agencies, commissioners and staff members, to public administrators in related fields, students and all others who wish to advance their knowledge of planning. It is the clearing house for planning, conducting research, holding annual planning conference, maintaining personnel service, furnishing field consultations, and disseminating a wealth of information to members.

Publications — ASPO has, since 1934, issued nearly 300 publications covering almost every facet of community planning development and related fields. Price list on request. The Society publishes three monthly publications restricted to members and subscribers: "The Newsletter," containing news of current planning projects, legislation and legal decisions, and listing publications in planning and related fields; "Planning Advisory Service Information Reports," a series of research reports on various aspects of planning; "Zoning Digest," summarizing and interpreting all recent zoning decisions handed down by state appellate courts.

Information — Dennis O'Harrow, Executive Director, ASPO, 1313 E. 60th Street, Chicago 37, Illinois.

Construction and Civic Development Department, Chamber of Commerce of the U. S. — represents the broad construction industry interests in the activities of the national Chamber.

Publications — "Building Codes and Construction Progress," 50¢; "Zoning and Civic Development," 30¢; "City Planning and Urban Development," 30¢; "Businessmen's Conference on Urban Problems," $1; "Urban Development Guidebook," $1.

Information — James F. Steiner, Assistant Manager, Construction and Civic Development Department, Chamber of Commerce of the U. S., Washington, D. C.

National Industrial Zoning Committee — organized in 1951 to study and assemble material on zoning of national significance and print and distribute copies of these zoning brochures at printers' costs to all interested. The Committee meets once a year and reports on its activities and the need for further study in any facet of the work required.

Publications — "Principals of Industrial Zoning," and "Performance Standards of Industrial Zoning," available at 10¢ each in quantity orders, plus postage.

Information — Albert E. Redman, Secretary, National Industrial Zoning Committee, 820 Huntington Bank Building, Columbus 15, Ohio.

PREFABRICATION

Prefabricated Home Manufacturers Institute — promotes the business interests of manufacturers of prefabricated homes, establishes standards of quality in cooperation with the National Bureau of Standards, has an official seal for member companies.

Publications, Services — "PF — the Magazine of Prefabrication," official journal. $3 a year to nonmembers. Published monthly.

Information — Harry Cutler, Public Relations Officer, PHMI, 908 20th Street, N. W., Washington 6, D. C.

PUBLIC HEALTH

The American Public Health Association, Inc. — professional society representing the professional public health worker in developing standards of practice, desirable levels of education, raising of professional status. Members include personnel of official public health bodies and voluntary and even citizen groups. All work is done through

voluntary committees. Of special interest to real estate executives is the Subcommittee on the Hygiene of Housing.

Publications — "An Appraisal Method for Measuring the Quality of Housing: A Yardstick for Health Officers, Housing Officials and Planners," (Part I, $1; Part II, in three volumes, $6; Part III, $3); "Basic Principles of Healthful Housing," 50¢; "Housing an Aging Population," $1; "Proposed Housing Ordinance 1952," 75¢; "Standards for Healthful Housing," set of three volumes, $7.50; and many others.

Information — Reginald M. Atwater, M. D., Executive Secretary, American Public Health Association, 1790 Broadway, New York 19, New York.

REAL ESTATE

American Real Property Federation — supports the human right of private property ownership and the reestablishing such portions of this right as have progressively been lost through governmental controls, excessive taxation, and intervention of the central government in affairs which are constitutionally functions of local self-government. In addition to protecting property rights, the Federation fosters the expansion and protection of real property ownership, elimination of city slums and blight, limitation of taxing, spending and borrowing power of government through constitutional action. Members may be national, state and local associations interested in real property, and also individuals and corporations.

Publications — Periodical newsletters and bulletins.

Information — Herbert U. Nelson, Secretary, Suite 703, 1028 Connecticut Avenue, N. W., Washington 6, D. C.

International Real Estate Federation — an international organization for the advancement of the real estate industry and the right for private ownership for property. Members meet at an annual Congress. Last year's was held in Geneva, Switzerland.

Information — Herbert U. Nelson, Secretary for the U. S. A. and Honorary Treasurer, 373 Sunset Road, Winnetka, Illinois.

RESEARCH

The Bureau of National Affairs, Inc. — a private organization in Washington, D. C. for the origination and dissemination of labor, legal, and economic information for business and professional use. It publishes daily, weekly and semi-weekly reports and services in fields of government legislation and regulation, labor-management, law, taxes, patents, trade marks and copyrights, international trade, atomic industry, and employee training and communication. BNA also publishes numerous books and pamphlets related to these and allied fields.

Publications — "Tax Aspects of Real Estate Transactions," a book by Martin Atlas; "Construction Labor Report," a weekly service covering labor and wage-hour problems, contracts and negotiations and other pertinent data for the building industry; "Your Home — Paradise for Gyps," a pamphlet warning home owners of shyster practices.

Information — Eric Kalkhurst, Public Relations Manager, BNA, 1231 24th Street, N. W., Washington 7, D. C.

National Bureau of Economic Research — an independent research institution studying economic activities and their interrelations. It encourages research and the application of knowledge to the well-being of mankind, and conducts such research on an independent basis, cooperating with agencies, universities, etc.

Publications — More than 10 books are available from this organization on such subjects as "The Role of Federal Credit Aids in Residential Construction," by Leo Grebler; "Commercial Bank Activities in Urban Mortgage Financing," by Carl F. Behrens, and "Residential Real Estate: Its Economic Position as Shown by Values, Rents, Family Incomes, Financing and Construction, Together with Estimates for All Real Estate," by David Wickens.

Information — William J. Carson, Executive Director, NBER, 261 Madison Avenue, New York 16, New York.

TAXATION

Tax Institute — a national citizens' bureau of tax information provided in an accurate and unbiased manner. It does not attempt to formulate policies from that information, but rather leaves that to others. It holds conferences, issues publications and maintains a library and information service.

Publications — "Tax Institute Bookshelf," quarterly index; "Tax Policy," monthly; "Forum Pamphlets," occasional; "Panel Discussions," occasional; "Symposium Volumes," annual.

Information — Mabel Walker, Executive Director, 457 Nassau Street, Princeton, New Jersey.

Directory of Shopping Center Market Analysts

Here is a partial list of shopping center market analysts who are qualified to help you in this most important phase of shopping center development. Some of these analysts operate only in certain geographical areas. The cost of this professional service depends on several factors: 1) The size of the center and the completeness of the analysis you want; 2) the demand for the analyst's services. Should there be other companies which are not listed here, but which you would like to recommend as being well equipped for this type of research, please send their names to the JOURNAL for next year's Roster-Yearbook.

Larry Smith
Larry Smith & Company
1208 DuPont Circle Building
Washington 6, D.C.

Richard L. Nelson,
Executive Vice-President
Real Estate Research Corporation
73 West Monroe Street
Chicago 3, Illinois

Homer Hoyt
Woodner Apartments
3636 - 16th Street
Chicago 3, Illinois

Sam R. Bloom
Sam Bloom Advertising Agency
305 Fidelity Union Life Building
Dallas 1, Texas

Kenneth C. Welch
924 Grandville S. W.
Grand Rapids 9, Michigan

Frederick M. Babcock
1028 Connecticut Avenue N. W.
Washington 6, D.C.

Robert B. Filley
1711 Laurel Street
South Pasadena, California

Cormac E. McConnell
McConnell's Economic Surveys
434 North Crescent Heights Boulevard
Los Angeles 48, California

Directory of Federal Housing and Related Agencies

There are countless activities of the federal government that affect the real estate industry. Biggest force in the housing field is the Housing and Home Finance Agency and its constituent agencies. This directory of HHFA and other government agencies, with a thumbnail sketch of their real estate interests, can save you time and trouble in reaching the *right* source for the information you need.

Housing and Home Finance Agency
Office of the Administrator
1626 K Street, N. W.
Washington, D. C.

Albert M. Cole, Administrator
Jack H. Bryan, Director of Information

This office serves as a central point of inquiry and contact for the public and industry on over-all housing matters.

HHFA consists of the Office of the Administrator; three constiuent agencies — Federal Housing Administration, Public Housing Administration, and Federal National Mortgage Association; and two constituent units — Community Facilities Administration and Urban Renewal Administration.

Federal Housing Administration
FHA Building
Vermont Avenue and K Street
Washington, D. C.

Norman P. Mason, Commissioner
Horace K. Fleming,
Information Officer

FHA was established in 1934 by the National Housing Act. It does not lend money or construct properties, but operates mortgage insurance programs provided for in the Act.

Public Housing Administration
1201 Connecticut Avenue, N. W.
Washington, D. C.

Charles E. Slusser, Commissioner
Casey Ireland, Director of Public Relations

PHA is responsible for the administration of the low-rent public housing program under the U. S. Housing Act of 1937. Under this program, the federal government provides financial aid for housing owned and operated by local housing authorities and limited to occupancy by low-income families unable to afford decent private housing in the locality.

Federal National Mortgage Association
811 Vermont Avenue, N. W.
Washington, D. C.

J. Stanley Baughman, President
Francis J. Nowak,
Information Officer

Under the Housing Act of 1954, "Fanny Mae" was rechartered and established in the federal government as a secondary market facility for home mortgages. Under the new FNMA charter, private funds are to be gradually substituted for federal investment in the capitalization of FNMA and its mortgage portfolio and provide financing for the purchase of mortgages as a part of the Association's secondary market operations.

Community Facilities Administration
1626 K Street, N. W.
Washington, D. C.

John C. Hazeltine, Commissioner
Dorothy Boyce, Executive Officer

CFA is responsible for administration of loans to educational institutions of higher learning to finance student and faculty housing; public facility loans to state and local governments to finance construction of needed public works; advances to state and local governments for a reservoir of planned public works.

Urban Renewal Administration
811 Vermont Avenue, N. W.
Washington, D. C.

James W. Follin, Commissioner
H. W. Holzhauer,
Information Officer

REGIONAL HHFA OFFICES

Region I	346 Broadway New York 13, New York	Maine, New Hampshire, Vermont, Massachusetts, Connecticut, Rhode Island, New York
Region II	1004 Widener Bldg. Chestnut and Juniper Streets Philadelphia 7, Pennsylvania	Pennsylvania, New Jersey, Maryland, Delaware, District of Columbia, West Virginia, Virginia
Region III	50 Seventh Street, N. E. Atlanta 5, Georgia	Kentucky, Tennessee, North Carolina, South Carolina, Georgia, Alabama, Mississippi, Florida
Region IV	Bankers Bldg. 105 West Adams Street Chicago 3, Illinois	Michigan, Ohio, Indiana, Illinois, Wisconsin, Iowa, Minnesota, North Dakota, South Dakota, Nebraska
Region V	Federal Center 300 West Vickery Blvd. Fort Worth, Texas	Kansas, Missouri, Arkansas, Louisiana, Oklahoma, Texas, Colorado, New Mexico
Region VI	Flood Building 870 Market Street San Francisco, California	Washington, Oregon, California, Idaho, Nevada, Arizona, Utah, Montana, Wyoming, Alaska, Hawaii, Guam

URA is responsible for the expanded program of slum clearance and urban renewal. Planning advances, loans, and grants are made to localities for projects to clear and redevelop slums and to rehabilitate and improve blighted areas.

Federal Home Loan Bank Board

First Street & Indiana Avenue
Washington, D. C.

Walter W. McAllister, Chairman

Clifford W. Patton,
Information Service

The Federal Home Loan Bank Board, a bipartisan board of three members, directs operations of the Federal Home Loan Bank System and the Federal Savings and Loan Insurance Corporation, which were established to encourage home ownership and sound home financing, to promote thrift and to protect the savings of small investors. The Board is responsible also for the supervision of federal savings and loan associations.

Veterans Administration

Veterans Administration Bldg.
Washington, D. C.

H. V. Higley, Administrator

J. Norman Lodge,
Director of Information

VA is responsible for handling GI home loans and home-loan guarantees under the Servicemen's Readjustment Act.

Other Government Agencies With Housing Interests

Department of Agriculture has primary interest in matters related to farm housing as part of its general farm programs.

Department of Commerce collects housing and construction statistics (Bureau of the Census), tests building materials (National Bureau of Standards), and administers export controls.

Department of Labor collects and analyzes residential and other types of construction statistics; helps recruit construction labor; promotes apprentice training for construction workers; enforces various Federal labor standards where applicable.

Department of Defense is responsible for certifying the need for defense housing financed with mortgages insured by the Federal Housing Administration; and for the provision of family housing where necessary for members of the armed forces.

Developer Solves Water Supply Problem

This developer built his own water system and then gave it to the local government to operate. Cost of $90,000 is charged against improving lots to benefit from the new water district.

MANY real estate developers have wished for a public utility to handle water supply problems in their suburban housing projects. A Michigan developer solved this problem by building his own water system and then giving it to the local government to operate.

Couchois & Miller, Haslett, Mich., began construction last spring of 400 homes, in the $15,000 range, in the suburbs of the small town east of Lansing, Michigan. The firm built in the subdivision a water pumping station and distribution system designed to supply 600 homes.

After completing 200 of the homes, the water system was turned over to Meridian Township officials without charge. The system cost $90,000. This amount will be charged against the cost of improving the lots in the subdivision that will benefit by the water district. Township officials assumed responsibility of the new water district's operation and maintenance.

The water system includes two 10-inch wells pumped by two Deming vertical turbine pumps, a network of water mains and a 30,000-gallon elevated storage tank. Before the elevated storage tank was completed, the pumps filled a 3200-gallon pressure tank which served the water needs of early home occupants. Now the pumps (each 250 gpm) fill the storage tank to serve approximately fifty customers of the water district.

The distribution system includes both 6-inch and 8-inch mains, with house connections to the property line for each lot. Fire hydrants were also installed at appropriate intervals.

From the developer's standpoint, the plan holds several important advantages. The prospect of "city water service in the country" without the expense of wells and septic tanks attracted economy-minded home buyers. The improvised pressure tank system gave first occupants good water service from the start. Deeding the system to the local township relieved the developer of the responsibility and expense of operating and maintaining the system indefinitely.

Township officials were also very happy with the arrangement. They owned a debt-free water district and the water district supervisor estimates the new district will begin to show a profit in about three years. The initial cost of $30 to set a meter for each customer is the township's only capital expense.

Homeowners in the subdivision are benefiting, too. Rates are 50% lower than rates of Meridian Township's publicly-constructed District No. 1.

The new water district will accommodate 200 homes besides the ones planned for the Couchois & Miller subdivision. Other adjacent homeowners will be serviced by the water district. The developers reserved the right to approve service for these outsiders for five years. This condition was the only restriction in the contract giving the deed to the township.

Miller, partner of the firm, reports that FHA administration officials may make some version of the plan mandatory in some instances. FHA eligibility rules now require the establishment of a public water system for subdivisions where lots are narrower than 100 feet. The purpose is to avoid locating wells and septic tanks too close together.

The eventual cost of such a system is passed eventually to the home-buyer, but it is a bargain.

Conditional Contracts Can Spoil Your Sales

By using a vague clause in your sales agreement you may spoil the whole contract — and still not protect yourself against a buyer withdrawal. An attorney offers valuable advice on preparing correct conditional contracts.

By Joseph L. Abraham
Attorney at Law
Miami

ALL of us are familiar with the tendency of the homebuyer to insist his purchase contract be dependent upon various conditions. The most common one is his ability to finance the property being bought. The buyer wants a paper that will say for him: "I'll buy your house, all right — *provided* I can obtain the necessary loan. If I can't obtain the loan, I get my downpayment back and have no further obligations to you." In fact, since 1953, the VA regulations have branded it an unfair practice for a builder to compel forfeiture of earnest money if the veteran cannot obtain his GI loan.

Unfortunately, it is not a simple procedure to prepare a sales contract that will give the purchaser his desired rights and still protect the builder or other type of seller. There is no uniform method. Our state courts are in hopeless conflict over the legal effect of the stipulations in common use.

To many real estate builders and sellers, however, there is no problem. All you need, they feel, is to put into the sales agreement a clause like this: "This contract is conditioned upon the purchaser's obtaining a loan of $10,000." Even in many jurisdictions that approve the use of conditions, the insertion of this statement itself spoils an otherwise valid contract. The wording is too indefinite. The vice is that the terms of the proposed loan and the property being mortgaged are omitted.

Let us assume the contract is correctly drafted so it is contingent upon the purchaser's obtaining a $12,000 loan on specified terms. One or more lending institutions offer to make the loan on those terms. But the purchaser changes his mind — he's found a better house for the same money. Must he accept the loan and buy the first house? A few courts would probably say "Yes." But many have said "No." They hold that the existence of the condition imposes no obligation on the buyer to apply for the loan or to accept one if available. Until the loan is actually obtained, either party may back out.

Under the same contract, assume the buyer applies for the loan and is turned down. The seller, anxious to save his deal, offers to take back a purchase money note, or bond, and mortgage or deed of trust on the same terms. The buyer says, "I don't want it that way." In many states the buyer has no obligation to go ahead.

An interesting situation arises where the contract is contingent on a loan of $14,000, but the purchaser can get only $12,000 on the property. He has enough cash to complete the sale on the $12,000 loan, and demands that the seller convey the house. This time the seller has obtained a better offer and now wants to get out. Some courts are so literal-minded they say the seller need not sell. The contract, they reason, was contingent upon a $14,000 loan and it was not procured. That's all there is to it. Other courts, however, wouldn't worry about ancient legal concepts and would make the seller convey to the first prospect.

FHA loans present a problem of their own as a result of the Commissioner's ruling under Section 226 of the Housing Act of 1954. Take the FHA cases where the appraisal is not made ahead of the sales contract: Here the contract must provide that the purchaser shall not be obligated to complete the purchase of the property or forfeit any earnest money deposit unless the seller delivers to the purchaser a written statement of the FHA appraisal of a value specified in the contract. The particular clause, which is in a form drafted by the Commissioner, requires the seller to deliver the statement of appraisal to the purchaser after it is made available to him. But it does not obligate either party to apply for or obtain an FHA loan. Because of this omission, the clause would make the sales contract void in many localities. Additional provisions should be inserted at another part of the contract to save it from failure.

Financing is not the only item that may create problems in conditional contracts. The homebuyer may want his purchase to be contingent upon the sale of his present home. A subdivider may want his purchase of raw land to be contingent upon a certain type of rezoning, or upon the acquisition of several adjoining tracts. A sale by a trustee may be dependent upon court approval.

All of these conditions present tricky legal problems. They are not for the layman to toy with. A change of only a word or two may alter the effect of the whole contract. A contract contingent upon the purchaser's *obtaining* a loan often differs from one that is contingent upon the purchaser's *ability* to obtain a loan. In addition, the law prevailing in your state today may not be the same tomorrow. We have the courts of New Jersey as an example. In 1946 they refused to enforce a contract that was subject to the obtaining of a mortgage on the property, but in the following year they reached the opposite result.

When it comes to a conditional contract — don't do it yourself. See a qualified lawyer. He may save you many times his fee.

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"Our PERFECT HOME enjoys a wonderful reception,"

says Realtor Luther E. Boger of Concord, North Carolina

"We have used PERFECT HOME magazine as a prestige builder for our agency for the past six years, and after hearing the wonderful comments numerous persons have made we know what it can do for a real estate agency. To prove my point we checked the reception it was getting ourselves and found unusually high readership. This really convinced us of the value of PERFECT HOME as a builder of goodwill and third party influence.

"Hardly a week passes by that we do not have ladies coming into the office asking to be put on the mailing list, as they had seen PERFECT HOME in a friend's home while visiting. They like PERFECT HOME for its new ideas and suggestions which they all dream of having in their homes."

Luther E. Boger is a partner in the Joe P. Fisher Agency in Concord, North Carolina, handling real estate, insurance and property management. A member of the Fisher firm since March 1946, he is an active member of the Concord-Kannapolis Board of Realtors and has served as its president and secretary-treasurer. Mr. Boger is a member of the Junior Chamber of Commerce and takes an active part in community affairs.

Mr. Boger's comments reflect the feelings of hundreds of leading home selling, home building and home financing organizations the nation over. PERFECT HOME is edited for such blue ribbon companies as a dignified method of building third-party influence and stimulating referral business for the sponsoring group. Every issue is skillfully written and beautifully illustrated to connote quality, high ethics and fair dealings for its sponsors.

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CEDAR RAPIDS, IOWA

Number 131 in a Series

He Uses Brand Names for Faster Sales

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A GOOD name in any field is the result of consumer confidence."

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"The establishing of a brand name is a long-term proposition, and a sound product, known for its reliability, will serve as a mark of distinction for any home.

Quality is Possible in *Any* Price Range, says Beckmann

Beckmann bases his insistence on brand-names on long experience in a wide variety of price ranges. Here are some of his clients, whose developments run from as few as 12 to as many as 300 homes.

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The homes are on plots of 100′ x 125′ and larger, have full landscaping and paved driveways leading to two-car garages. The entire tract is fully improved, including sidewalks as well as paved streets, curbs, storm and sanitary sewers. Country Club Estates includes "split-ranch" as well as split-level homes (the latter being more popular in New Jersey and New York than in any other part of the country thus far.) Having six, seven or eight rooms, the homes have full basements, with den or recreation rooms and extra storage space included in the selling price.

Reflecting Beckmann's emphasis on brand names, the homes feature General Electric gas-fired, forced air furnaces (with summer air conditioning optional), Minneapolis-Honeywell Moduflow temperature controls, Suburban or Holly built-in wall ovens and countertop ranges, General Electric dishwashers, Custom-Built cabinets, Formica countertops, Rheem hot water heaters, Flintkote asphalt shingles and Schlage locks and hardware.

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(Continued from page 26)

defrost refrigerator, built-in range, maple-finish cabinets and eye-level oven; finished basement and recreation room; laundry area with tubs and Fiberglas laundry trays; connections for automatic washer; and living room with cathedral ceiling or exposed redwood beams.

Veteran of Versatility 4-14

Florida Builder Homes of St. Petersburg offers the "Del Rey Beach," one of three models in contemporary design ranging from 780 to 1,040 square feet.

Special features are the all-glass front and the all-electric modern kitchen — with table top copper hood range, eye level oven, wall hung refrigerator freezer, dishwasher and disposal — two and three bedrooms, 1 and 1½ baths. This firm claims to have an unusual versatility in both design and construction.

Spacious and Salable 4-15

Hodgson Houses, Inc., one of the oldest prefabricators in the business, shows this house as an example of achieving a custom look in a prefabricated house. The features that help achieve this are: Overhang at the gable ends as well as in front and rear, bevel siding, masonry chimney with chimney pots, stone planter in front, basement garage placed inconspicuously at the side, window shutters. Perhaps the most important fact is that the house fits this particular lot well and does not resemble its neighbors.

Listings from Maine to Monaco 4-16

An apartment in Monaco with a bird's-eye view of Grace Kelly's future home is one of the tempting

prospects you can see pictures of and read about in Previews' newly published "1956 National Real Estate Guide." Previews' current Real Estate Guide is a 144-page book of pictures and descriptions of properties for sale. The apartment in Monaco — yours for only $35,000 — is just one of almost a thousand interesting offerings located along America's eastern seaboard and abroad. Previews' "1956 National Real Estate Guide," 144 pp. $1.

Designed for Vacationers 4-17

Keynote of the annual Ford Homes dealer meeting held recently in Norwich, New York, was the newly designed, prefabricated vacation cottage. Manufactured by Factory-Built Homes, Inc., McDonough, New York, it can be erected in one day as the sections are unloaded from the truck. It is designed with jalousie windows and "Texture One-Eleven" waterproof plywood exterior siding; and may be adapted to year-round living by adding interior wall board. Doors, windows and partition sections can be rearranged to suit individual tastes. In conjunction with the new vacation cottage, H. C. Belmore, Ford's general sales manager, introduced another innovation: a new dealer financing plan through which each dealer can build a display model during the winter for a concentrated "Open House" promotion in early spring. In most cases, dealers taking advantage of this plan would have 100% financing on the actual cost of constructing the display model.

National Sign Directory

These leading companies manufacture all kinds of real estate signs. Use this Directory as a guide whenever you have need for quality sign and display products.

	See ad on page —
Active Display Advertising Company	26
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Carson Sign Works	450
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Setlich Sign Company	3
Signal Products Company	448
Wagner Sign Company	14

Be sure to mention the JOURNAL when you order your signs

How Should You Use "For Sale" Signs?

A JOURNAL survey reveals strong feelings on the proper use of "For Sale" signs, especially about where they should be placed. Readers also give their opinions about expenditures, best size sign, length of time signs should be left up.

"FOR SALE" signs can be useful selling tools if they are properly placed and maintained. Otherwise, they can be a pain in the neck and a waste of your advertising money. A recent JOURNAL survey of the use of "For Sale" signs has brought out interesting opinions. Compare your ideas with these:

Where should the sign be placed?

"We believe a sign should be staked in the yard, or, if possible, on a tree. It should never be placed on the house," says Realtor Bryan Hammond of Oakland, California.

This is modified slightly by Richard M. Robbins of Sacramento, who says, "We believe a single sign should be placed in the most prominent location. This generally would be on the lawn near the center of the lot and close to the sidewalk." Most brokers agree the sign should never be placed on the house itself.

How long should the sign remain in place in the event of a slow sale?

Consensus on this question is that a time limit of from 90 to 120 days is the maximum, but several Realtors say they leave their signs up indefinitely. Gilman Gunn of Groton, Connecticut, says he leaves a sign up "until the owner calls us and asks us to take it down." R. E. Smith of Birmingham, Alabama, merely says the sign should remain in place "as long as it takes to make a sale."

Do you have your own facilities for keeping your signs in good condition?

Hammond has a sign room with the necessary tools for repairing his signs. He also has a rack to store his signs on. Smith has a cabinet in which to keep signs not being used, but Robbins considers his signs to be expendable and doesn't worry about maintenance or storage facilities. L. N. Blair of Salinas, California, follows the same policy. He says, "We discard our signs whenever they become old or damaged."

What percentage of your gross annual volume do you spend for signs and their maintenance?

Estimate of expenditures for signs varied from ¼ of 1% to 2%, with the average slightly under ¾ of 1%. Only one Realtor questioned says he keeps no record of his expenditures for signs.

How large should a "For Sale" sign be?

For residential property 18" x 24" is cited most often as the usual size. Gunn says signs for commercial and industrial properties can be any size. Smith says he thinks a sign "should not exceed 15" x 20", except for commercial property." At the other end of the scale, Joe McClimon of Clinton, Iowa, says they should be 20" x 30".

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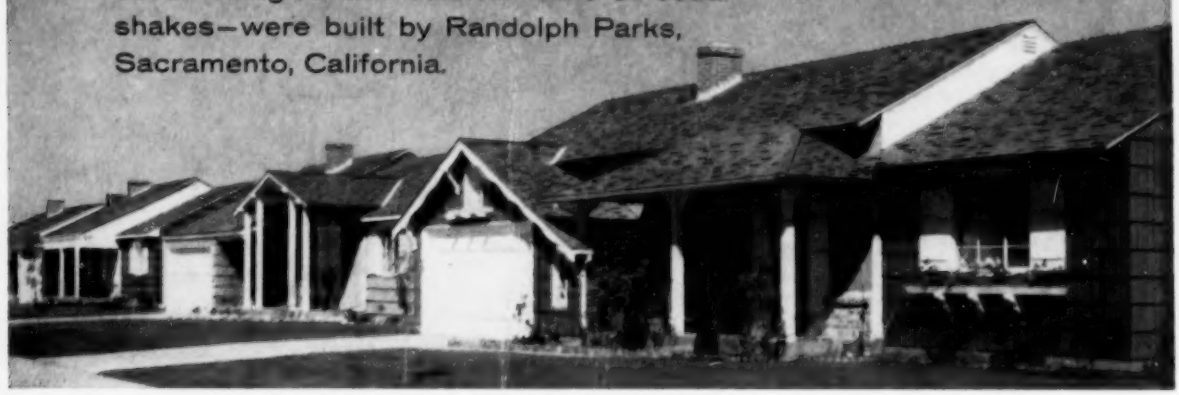

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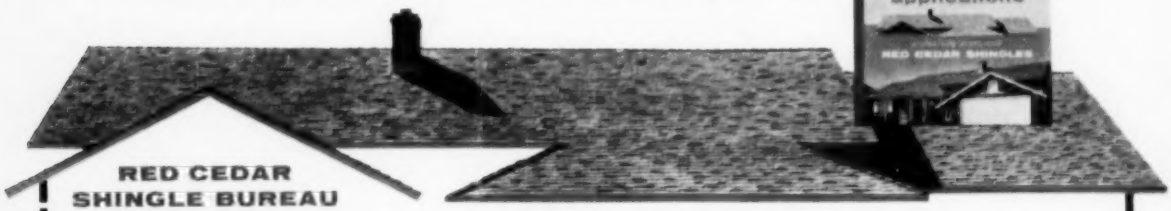

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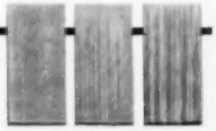

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